? logon

```
*** It is now 2010/09/29 16:39:04 ***
 (Dialog time 2010/09/29 15:39:04)

CORE1 is set ON as an alias for 9,15,160,148,275,610,810
CORE2 is set ON as an alias for 20,624,621,636,613,634,813
FINANCE is set ON as an alias for 608,625,268,626,267
INSURANCEFTEXT is set ON as an alias for 625,637
INSURANCEFTEXT is set ON as an alias for
625,637,714,725,492,704,713,387,471,638,641,640,494,735,631,715,702,633,70-
3,756,711,757,477,710
INSURANCEABS is set ON as an alias for 169
FTEXT1 is set ON as an alias for 15,9,610,810,275,634,471
FTEXT2 is set ON as an alias for 613,813,636,16,160,621,148,20,624
FTPAT is set ON as an alias for 348,65
NFTEXT is set ON as an alias for 35,65,99,2,583,474,475,347,256
HILIGHT set on as '' ''
DETAIL set on
Notice     = $1,000.00
```

? B CORE1 CORE2

```
        29sep10 14:42:01 User233765 Session D232.1
            $0.00    0.242 DialUnits File415
     $0.00  Estimated cost File415
     $0.82  INTERNET
     $0.82  Estimated cost this search
     $0.84  Estimated total session cost    0.242 DialUnits

SYSTEM:OS  - DIALOG OneSearch
  File   9:Business & Industry(R) Jul/1994-2010/Sep 28
        (c) 2010 Gale/Cengage
  File  15:ABI/Inform(R) 1971-2010/Sep 28
        (c) 2010 ProQuest Info&Learning
  File 160:Gale Group PROMT(R) 1972-1989
        (c) 1999 The Gale Group
  File 148:Gale Group Trade & Industry DB 1976-2010/Sep 28
        (c) 2010 Gale/Cengage
*File 148: CURRENT feature not working. See HELP NEWS148.
  File 275:Gale Group Computer DB(TM) 1983-2010/Aug 17
        (c) 2010 Gale/Cengage
  File 610:Business Wire 1999-2010/Sep 29
        (c) 2010 Business Wire.
*File 610: contains data from 3/99 forward.
 For archive data (1986-2/99) see File 810.
  File 810:Business Wire 1986-1999/Feb 28
        (c) 1999 Business Wire
*File 810: contains data from 1986-1999.
 See File 610 for current data.
  File  20:Dialog Global Reporter 1997-2010/Sep 28
        (c) 2010 Dialog
  File 624:McGraw-Hill Publications 1985-2010/Sep 29
        (c) 2010 McGraw-Hill Co. Inc
  File 621:Gale Group New Prod.Annou.(R) 1985-2010/Aug 06
        (c) 2010 Gale/Cengage
  File 636:Gale Group Newsletter DB(TM) 1987-2010/Sep 28
        (c) 2010 Gale/Cengage
  File 613:PR Newswire 1999-2010/Sep 29
```

*File 613: File 613 now contains data from 5/99 forward.
Archive data (1987-4/99) is available in File 813.
  File 634:San Jose Mercury Jun 1985-2010/Sep 28
  File 813:PR Newswire 1987-1999/Apr 30
*File 813: contains data from 1987-1999.
For current data see File 613.

        Set Items Description
        --- ----- -----------

? s ((review???? (15n)(contract?? or document???????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))

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    9: Business & Industry(R)_Jul/1994-2010/Sep 28
          192553 REVIEW????
          408760 CONTRACT??
          116337 DOCUMENT???????
           57488 PARTICIPANT????
           71896 PARTIE?
          273952 TEAM????
         1012589 GROUP????
            1266 REVIEW????(15N)(CONTRACT?? OR
                  DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
                  PARTICIPANT????) OR PARTIE?)
          137640 SEND????
          145983 TRANSFER?
          397412 ACCESS????
           28131 AUTHORIZE????
             116 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
                  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
                  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
                  TRANSFER?))

```
15: ABI/Inform(R)_1971-2010/Sep 28
         853000  REVIEW????
         644844  CONTRACT??
         552374  DOCUMENT???????
         257421  PARTIE?
         315646  PARTICIPANT????
         687248  TEAM????
        1512576  GROUP????
           6591  REVIEW????(15N)(CONTRACT?? OR
                  DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
                  PARTICIPANT????) OR PARTIE?)
         303688  SEND????
         346219  TRANSFER?
         800910  ACCESS????
          93678  AUTHORIZE????
           1402  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
                  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
                  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
                  TRANSFER?))

160: Gale Group PROMT(R)_1972-1989
          26803  REVIEW????
         158137  CONTRACT??
          37301  DOCUMENT???????
           4668  PARTICIPANT????
           5559  PARTIE?
          16584  TEAM????
         162687  GROUP????
             92  REVIEW????(15N)(CONTRACT?? OR
                  DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
                  PARTICIPANT????) OR PARTIE?)
           9497  SEND????
          36762  TRANSFER?
          45575  ACCESS????
           6808  AUTHORIZE????
              1  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
                  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
                  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
                  TRANSFER?))

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
Processing
        1838334  REVIEW????
        2092746  CONTRACT??
         891340  DOCUMENT???????
         421336  PARTICIPANT????
        1327579  PARTIE?
        1596883  TEAM????
        3603722  GROUP????
           8724  REVIEW????(15N)(CONTRACT?? OR
                  DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
                  PARTICIPANT????) OR PARTIE?)
         539961  SEND????
         618954  TRANSFER?
        2361056  ACCESS????
         275037  AUTHORIZE????
           1143  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
                  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
                  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
                  TRANSFER?))

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
```

```
224320  REVIEW????
211215  CONTRACT??
162376  DOCUMENT???????
 30766  PARTIE?
 27282  PARTICIPANT????
157538  TEAM????
394132  GROUP????
  1030  REVIEW????(15N)(CONTRACT?? OR
        DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
121373  SEND????
116923  TRANSFER?
461981  ACCESS????
 20578  AUTHORIZE????
   244  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))
```

610: Business Wire_1999-2010/Sep 29
```
243322  REVIEW????
279147  CONTRACT??
224065  DOCUMENT???????
117002  PARTIE?
107934  PARTICIPANT????
407468  TEAM????
921822  GROUP????
  1437  REVIEW????(15N)(CONTRACT?? OR
        DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
 78176  SEND????
109328  TRANSFER?
662623  ACCESS????
 85655  AUTHORIZE????
    88  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))
```

810: Business Wire_1986-1999/Feb 28
```
 58426  REVIEW????
100477  CONTRACT??
 52223  DOCUMENT???????
 21576  PARTIE?
 21842  PARTICIPANT????
101411  TEAM????
247576  GROUP????
   408  REVIEW????(15N)(CONTRACT?? OR
        DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
 25493  SEND????
 43442  TRANSFER?
148400  ACCESS????
 35653  AUTHORIZE????
    32  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))
```

 20: Dialog Global Reporter_1997-2010/Sep 28
Processing
Processing

```
Processing
         3667172   REVIEW????
         6464621   CONTRACT??
         3088902   DOCUMENT???????
         1203529   PARTICIPANT????
         4172411   PARTIE?
         9290692   TEAM????
        13615477   GROUP????
           14477   REVIEW????(15N)(CONTRACT?? OR
                   DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
                   PARTICIPANT????) OR PARTIE?)
         2508634   SEND????
         2097657   TRANSFER?
         4686891   ACCESS????
          466966   AUTHORIZE????
             818   ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
                   (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
                   AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
                   TRANSFER?))


624: McGraw-Hill Publications_1985-2010/Sep 29
          136498   REVIEW????
          414187   CONTRACT??
           54072   DOCUMENT???????
           89152   TEAM????
           47410   PARTICIPANT????
           63004   PARTIE?
          319323   GROUP????
            1903   REVIEW????(15N)(CONTRACT?? OR
                   DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
                   PARTICIPANT????) OR PARTIE?)
           43388   SEND????
           61013   TRANSFER?
           99146   ACCESS????
           31895   AUTHORIZE????
              82   ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
                   (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
                   AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
                   TRANSFER?))


621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
          450930   REVIEW????
          562360   CONTRACT??
          428586   DOCUMENT???????
          223158   PARTIE?
          204096   PARTICIPANT????
          783054   TEAM????
         1341541   GROUP????
            2882   REVIEW????(15N)(CONTRACT?? OR
                   DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
                   PARTICIPANT????) OR PARTIE?)
          164972   SEND????
          216479   TRANSFER?
         1260012   ACCESS????
          167332   AUTHORIZE????
             200   ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
                   (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
                   AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
                   TRANSFER?))


636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
          436392   REVIEW????
```

```
        646439   CONTRACT??
        316078   DOCUMENT??????
        112625   PARTICIPANT????
        395155   TEAM????
       1107076   PARTIE?
       1192952   GROUP????
          2921   REVIEW????(15N)(CONTRACT?? OR
                 DOCUMENT??????)(15N)(((TEAM???? OR GROUP????) OR
                 PARTICIPANT????) OR PARTIE?)
        182104   SEND????
        233759   TRANSFER?
        760638   ACCESS????
         70520   AUTHORIZE????
           252   ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT??????) (15N)
                 (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
                 AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
                 TRANSFER?))
```

613: PR Newswire_1999-2010/Sep 29

```
        301242   REVIEW????
        390898   CONTRACT??
        275194   DOCUMENT??????
        161839   PARTIE?
        156885   PARTICIPANT????
        539749   TEAM????
       1192413   GROUP????
          2018   REVIEW????(15N)(CONTRACT?? OR
                 DOCUMENT??????)(15N)(((TEAM???? OR GROUP????) OR
                 PARTICIPANT????) OR PARTIE?)
        112991   SEND????
        123703   TRANSFER?
        798730   ACCESS????
        107780   AUTHORIZE????
           188   ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT??????) (15N)
                 (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
                 AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
                 TRANSFER?))
```

634: San Jose Mercury_ Jun 1985-2010/Sep 28

```
         59764   REVIEW????
         70580   CONTRACT??
         35107   DOCUMENT??????
         12639   PARTICIPANT????
         20689   PARTIE?
        183632   GROUP????
        174444   TEAM????
           160   REVIEW????(15N)(CONTRACT?? OR
                 DOCUMENT??????)(15N)(((TEAM???? OR GROUP????) OR
                 PARTICIPANT????) OR PARTIE?)
         37766   ACCESS????
          9696   AUTHORIZE????
         57103   SEND????
         23312   TRANSFER?
             3   ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT??????) (15N)
                 (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
                 AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
                 TRANSFER?))
```

813: PR Newswire_1987-1999/Apr 30

```
         82456   REVIEW????
        129833   CONTRACT??
         55683   DOCUMENT??????
```

```
        32525   PARTIE?
        39727   PARTICIPANT????
       123098   TEAM????
       309113   GROUP????
          515   REVIEW????(15N)(CONTRACT?? OR
                DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
                PARTICIPANT????) OR PARTIE?)
        35216   SEND????
        47535   TRANSFER?
       149724   ACCESS????
        38038   AUTHORIZE????
           19   ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
                (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
                AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
                TRANSFER?))

TOTAL: FILES 9,15,160 and ...
      8571212   REVIEW????
     12574244   CONTRACT??
      6289638   DOCUMENT???????
     14636428   TEAM????
     26009555   GROUP????
      2733107   PARTICIPANT????
      7612501   PARTIE?
        44424   REVIEW????(15N)(CONTRACT?? OR
                DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
                PARTICIPANT????) OR PARTIE?)
     12670864   ACCESS????
      1437767   AUTHORIZE????
      4320236   SEND????
      4221069   TRANSFER?
   S1   4588    ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
                (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
                AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
                TRANSFER?))
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? s pd>20000609

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```
  9: Business & Industry(R)_Jul/1994-2010/Sep 28
        2574147  PD>20000609

 15: ABI/Inform(R)_1971-2010/Sep 28
        3868510  PD>20000609

160: Gale Group PROMT(R)_1972-1989
              0  PD>20000609

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
Processing
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       13481745  PD>20000609

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
        1364942  PD>20000609

610: Business Wire_1999-2010/Sep 29
        2083240  PD>20000609

810: Business Wire_1986-1999/Feb 28
              1  PD>20000609

 20: Dialog Global Reporter_1997-2010/Sep 28
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       58629506  PD>20000609

624: McGraw-Hill Publications_1985-2010/Sep 29
        1044771  PD>20000609
```

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621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
        3664185  PD>20000609


636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
        2995737  PD>20000609


613: PR Newswire_1999-2010/Sep 29
        2892602  PD>20000609


634: San Jose Mercury_ Jun 1985-2010/Sep 28
        320120  PD>20000609


813: PR Newswire_1987-1999/Apr 30
        1488  PD>20000609


TOTAL: FILES 9,15,160 and ...
       S292920994  PD>20000609
```

? s s1 and (alert? or trigger?)

```
  9: Business & Industry(R)_Jul/1994-2010/Sep 28
            116  S1
          30102  ALERT?
          33574  TRIGGER?
             19  S1 AND (ALERT? OR TRIGGER?)


 15: ABI/Inform(R)_1971-2010/Sep 28
           1402  S1
          88800  ALERT?
         115466  TRIGGER?
            378  S1 AND (ALERT? OR TRIGGER?)


160: Gale Group PROMT(R)_1972-1989
              1  S1
           2630  ALERT?
           4236  TRIGGER?
              0  S1 AND (ALERT? OR TRIGGER?)


148: Gale Group Trade & Industry DB_1976-2010/Sep 28
           1143  S1
         283119  ALERT?
         138293  TRIGGER?
            222  S1 AND (ALERT? OR TRIGGER?)


275: Gale Group Computer DB(TM)_1983-2010/Aug 17
            244  S1
          32845  ALERT?
          19053  TRIGGER?
             56  S1 AND (ALERT? OR TRIGGER?)


610: Business Wire_1999-2010/Sep 29
             88  S1
          58007  ALERT?
          17950  TRIGGER?
              7  S1 AND (ALERT? OR TRIGGER?)


810: Business Wire_1986-1999/Feb 28
             32  S1
```

```
        9651  ALERT?
        4251  TRIGGER?
           1  S1 AND (ALERT? OR TRIGGER?)


  20: Dialog Global Reporter_1997-2010/Sep 28
         818  S1
      839805  ALERT?
      700511  TRIGGER?
          95  S1 AND (ALERT? OR TRIGGER?)


 624: McGraw-Hill Publications_1985-2010/Sep 29
          82  S1
       13368  ALERT?
       17912  TRIGGER?
          17  S1 AND (ALERT? OR TRIGGER?)


 621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
         200  S1
      104019  ALERT?
       35931  TRIGGER?
          14  S1 AND (ALERT? OR TRIGGER?)


 636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
         252  S1
      135182  ALERT?
       44422  TRIGGER?
          43  S1 AND (ALERT? OR TRIGGER?)


 613: PR Newswire_1999-2010/Sep 29
         188  S1
       70441  ALERT?
       22297  TRIGGER?
          13  S1 AND (ALERT? OR TRIGGER?)


 634: San Jose Mercury_ Jun 1985-2010/Sep 28
           3  S1
       12058  ALERT?
       15188  TRIGGER?
           0  S1 AND (ALERT? OR TRIGGER?)


 813: PR Newswire_1987-1999/Apr 30
          19  S1
       15300  ALERT?
        5810  TRIGGER?
           0  S1 AND (ALERT? OR TRIGGER?)


TOTAL: FILES 9,15,160 and ...
        4588  S1
     1695327  ALERT?
     1174894  TRIGGER?
  S3     865  S1 AND (ALERT? OR TRIGGER?)
```

? s s1 and (financ? (25n) advisor?)

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  9: Business & Industry(R)_Jul/1994-2010/Sep 28
            116  S1
        1093117  FINANC?
          72398  ADVISOR?
          16884  FINANC?(25N)ADVISOR?
              5  S1 AND (FINANC? (25N) ADVISOR?)


 15: ABI/Inform(R)_1971-2010/Sep 28
           1402  S1
        1619006  FINANC?
         224662  ADVISOR?
          46288  FINANC?(25N)ADVISOR?
             43  S1 AND (FINANC? (25N) ADVISOR?)


160: Gale Group PROMT(R)_1972-1989
              1  S1
         174022  FINANC?
           5690  ADVISOR?
            734  FINANC?(25N)ADVISOR?
              0  S1 AND (FINANC? (25N) ADVISOR?)


148: Gale Group Trade & Industry DB_1976-2010/Sep 28
           1143  S1
        6713914  FINANC?
         778530  ADVISOR?
         180395  FINANC?(25N)ADVISOR?
             52  S1 AND (FINANC? (25N) ADVISOR?)


275: Gale Group Computer DB(TM)_1983-2010/Aug 17
         293453  FINANC?
          31534  ADVISOR?
           3861  FINANC?(25N)ADVISOR?
            244  S1
              3  S1 AND (FINANC? (25N) ADVISOR?)


610: Business Wire_1999-2010/Sep 29
             88  S1
        1294677  FINANC?
         196638  ADVISOR?
          55183  FINANC?(25N)ADVISOR?
              3  S1 AND (FINANC? (25N) ADVISOR?)


810: Business Wire_1986-1999/Feb 28
             32  S1
         339270  FINANC?
         102045  ADVISOR?
          15909  FINANC?(25N)ADVISOR?
              3  S1 AND (FINANC? (25N) ADVISOR?)


 20: Dialog Global Reporter_1997-2010/Sep 28
Processing
            818  S1
       15015622  FINANC?
        1457405  ADVISOR?
         271297  FINANC?(25N)ADVISOR?
             35  S1 AND (FINANC? (25N) ADVISOR?)
```

```
624: McGraw-Hill Publications_1985-2010/Sep 29
            82  S1
        270327  FINANC?
         31087  ADVISOR?
          3019  FINANC?(25N)ADVISOR?
            13  S1 AND (FINANC? (25N) ADVISOR?)


621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
           200  S1
       1967410  FINANC?
        322773  ADVISOR?
         98978  FINANC?(25N)ADVISOR?
            10  S1 AND (FINANC? (25N) ADVISOR?)


636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
           252  S1
       1519258  FINANC?
        306534  ADVISOR?
         51909  FINANC?(25N)ADVISOR?
            13  S1 AND (FINANC? (25N) ADVISOR?)


613: PR Newswire_1999-2010/Sep 29
           188  S1
       1520326  FINANC?
        221217  ADVISOR?
         67982  FINANC?(25N)ADVISOR?
            22  S1 AND (FINANC? (25N) ADVISOR?)


634: San Jose Mercury_ Jun 1985-2010/Sep 28
             3  S1
        116741  FINANC?
         11773  ADVISOR?
           542  FINANC?(25N)ADVISOR?
             0  S1 AND (FINANC? (25N) ADVISOR?)


813: PR Newswire_1987-1999/Apr 30
            19  S1
        480406  FINANC?
         78182  ADVISOR?
         12858  FINANC?(25N)ADVISOR?
             0  S1 AND (FINANC? (25N) ADVISOR?)


TOTAL: FILES 9,15,160 and ...
          4588  S1
      32417549  FINANC?
       3840468  ADVISOR?
        825839  FINANC?(25N)ADVISOR?
    S4     202  S1 AND (FINANC? (25N) ADVISOR?)
```

? s s1 and (financ? or credit?)

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   9: Business & Industry(R)_Jul/1994-2010/Sep 28
             116  S1
         1093117  FINANC?
          312957  CREDIT?
              64  S1 AND (FINANC? OR CREDIT?)


  15: ABI/Inform(R)_1971-2010/Sep 28
            1402  S1
         1619006  FINANC?
          919421  CREDIT?
            1056  S1 AND (FINANC? OR CREDIT?)


 160: Gale Group PROMT(R)_1972-1989
               1  S1
          174022  FINANC?
           40038  CREDIT?
               0  S1 AND (FINANC? OR CREDIT?)


 148: Gale Group Trade & Industry DB_1976-2010/Sep 28
            1143  S1
         6713914  FINANC?
         1418254  CREDIT?
             788  S1 AND (FINANC? OR CREDIT?)


 275: Gale Group Computer DB(TM)_1983-2010/Aug 17
             244  S1
          293453  FINANC?
           75499  CREDIT?
              87  S1 AND (FINANC? OR CREDIT?)


 610: Business Wire_1999-2010/Sep 29
              88  S1
         1294677  FINANC?
          306150  CREDIT?
              50  S1 AND (FINANC? OR CREDIT?)


 810: Business Wire_1986-1999/Feb 28
              32  S1
          339270  FINANC?
           86605  CREDIT?
              15  S1 AND (FINANC? OR CREDIT?)


  20: Dialog Global Reporter_1997-2010/Sep 28
Processing
             818  S1
        15015622  FINANC?
         4401208  CREDIT?
             564  S1 AND (FINANC? OR CREDIT?)


 624: McGraw-Hill Publications_1985-2010/Sep 29
              82  S1
          270327  FINANC?
           79609  CREDIT?
              48  S1 AND (FINANC? OR CREDIT?)


 621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
             200  S1
```

```
        1967410  FINANC?
         545040  CREDIT?
            111  S1 AND (FINANC? OR CREDIT?)


636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
            252  S1
        1519258  FINANC?
         408274  CREDIT?
            155  S1 AND (FINANC? OR CREDIT?)


613: PR Newswire_1999-2010/Sep 29
            188  S1
        1520326  FINANC?
         328973  CREDIT?
            155  S1 AND (FINANC? OR CREDIT?)


634: San Jose Mercury_ Jun 1985-2010/Sep 28
              3  S1
         116741  FINANC?
          50744  CREDIT?
              2  S1 AND (FINANC? OR CREDIT?)


813: PR Newswire_1987-1999/Apr 30
             19  S1
         480406  FINANC?
         133418  CREDIT?
              6  S1 AND (FINANC? OR CREDIT?)

TOTAL: FILES 9,15,160 and ...
           4588  S1
       32417549  FINANC?
        9106190  CREDIT?
    S5     3101  S1 AND (FINANC? OR CREDIT?)
```

? s s1 and plan

Processing

```
  9: Business & Industry(R)_Jul/1994-2010/Sep 28
            116  S1
         361517  PLAN
             52  S1 AND PLAN


 15: ABI/Inform(R)_1971-2010/Sep 28
           1402  S1
         806070  PLAN
            855  S1 AND PLAN


160: Gale Group PROMT(R)_1972-1989
              1  S1
          70411  PLAN
              0  S1 AND PLAN


148: Gale Group Trade & Industry DB_1976-2010/Sep 28
           1143  S1
        1605181  PLAN
            560  S1 AND PLAN


275: Gale Group Computer DB(TM)_1983-2010/Aug 17
```

```
       244  S1
    135779  PLAN
        75  S1 AND PLAN


610: Business Wire_1999-2010/Sep 29
        88  S1
    270878  PLAN
        19  S1 AND PLAN


810: Business Wire_1986-1999/Feb 28
        32  S1
     88296  PLAN
         5  S1 AND PLAN


 20: Dialog Global Reporter_1997-2010/Sep 28
       818  S1
   5313039  PLAN
       398  S1 AND PLAN


624: McGraw-Hill Publications_1985-2010/Sep 29
        82  S1
    208872  PLAN
        44  S1 AND PLAN


621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
       200  S1
    548574  PLAN
        76  S1 AND PLAN


636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
       252  S1
    534590  PLAN
       116  S1 AND PLAN


613: PR Newswire_1999-2010/Sep 29
       188  S1
    383990  PLAN
       104  S1 AND PLAN


634: San Jose Mercury_ Jun 1985-2010/Sep 28
         3  S1
    102614  PLAN
         0  S1 AND PLAN


813: PR Newswire_1987-1999/Apr 30
        19  S1
    127506  PLAN
         8  S1 AND PLAN


TOTAL: FILES 9,15,160 and ...
      4588  S1
  10557317  PLAN
  S6   2312  S1 AND PLAN
```

? s s1 and (financial (5n) plan)

Processing
Processing
Processing

Processing
Processing

```
 9: Business & Industry(R)_Jul/1994-2010/Sep 28
           116  S1
        917577  FINANCIAL
        361517  PLAN
          5432  FINANCIAL(5N)PLAN
             0  S1 AND (FINANCIAL (5N) PLAN)


15: ABI/Inform(R)_1971-2010/Sep 28
          1402  S1
       1231996  FINANCIAL
        806070  PLAN
         20429  FINANCIAL(5N)PLAN
            42  S1 AND (FINANCIAL (5N) PLAN)


160: Gale Group PROMT(R)_1972-1989
             1  S1
        130527  FINANCIAL
         70411  PLAN
           798  FINANCIAL(5N)PLAN
             0  S1 AND (FINANCIAL (5N) PLAN)


148: Gale Group Trade & Industry DB_1976-2010/Sep 28
          1143  S1
       3765394  FINANCIAL
       1605181  PLAN
         34505  FINANCIAL(5N)PLAN
            39  S1 AND (FINANCIAL (5N) PLAN)


275: Gale Group Computer DB(TM)_1983-2010/Aug 17
           244  S1
        236162  FINANCIAL
        135779  PLAN
          1288  FINANCIAL(5N)PLAN
             2  S1 AND (FINANCIAL (5N) PLAN)


610: Business Wire_1999-2010/Sep 29
            88  S1
       1190292  FINANCIAL
        270878  PLAN
          7778  FINANCIAL(5N)PLAN
             0  S1 AND (FINANCIAL (5N) PLAN)


810: Business Wire_1986-1999/Feb 28
            32  S1
        287407  FINANCIAL
         88296  PLAN
          2047  FINANCIAL(5N)PLAN
             0  S1 AND (FINANCIAL (5N) PLAN)


20: Dialog Global Reporter_1997-2010/Sep 28
Processing
           818  S1
       9258849  FINANCIAL
       5313039  PLAN
         78452  FINANCIAL(5N)PLAN
            11  S1 AND (FINANCIAL (5N) PLAN)


624: McGraw-Hill Publications_1985-2010/Sep 29
            82  S1
```

```
       192492  FINANCIAL
       208872  PLAN
         1971  FINANCIAL(5N)PLAN
            9  S1 AND (FINANCIAL (5N) PLAN)


621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
          200  S1
      1710980  FINANCIAL
       548574  PLAN
        14691  FINANCIAL(5N)PLAN
            4  S1 AND (FINANCIAL (5N) PLAN)


636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
          252  S1
       961858  FINANCIAL
       534590  PLAN
         6087  FINANCIAL(5N)PLAN
            4  S1 AND (FINANCIAL (5N) PLAN)


613: PR Newswire_1999-2010/Sep 29
          188  S1
      1411018  FINANCIAL
       383990  PLAN
         9880  FINANCIAL(5N)PLAN
            7  S1 AND (FINANCIAL (5N) PLAN)


634: San Jose Mercury_ Jun 1985-2010/Sep 28
            3  S1
        81579  FINANCIAL
       102614  PLAN
          720  FINANCIAL(5N)PLAN
            0  S1 AND (FINANCIAL (5N) PLAN)


813: PR Newswire_1987-1999/Apr 30
           19  S1
       412709  FINANCIAL
       127506  PLAN
         2787  FINANCIAL(5N)PLAN
            0  S1 AND (FINANCIAL (5N) PLAN)

TOTAL: FILES 9,15,160 and ...
         4588  S1
     21788840  FINANCIAL
     10557317  PLAN
       186865  FINANCIAL(5N)PLAN
   S7     118  S1 AND (FINANCIAL (5N) PLAN)
```

? s s1 and calendar

```
   9: Business & Industry(R)_Jul/1994-2010/Sep 28
          116  S1
        21425  CALENDAR
            8  S1 AND CALENDAR


  15: ABI/Inform(R)_1971-2010/Sep 28
         1402  S1
       105744  CALENDAR
          124  S1 AND CALENDAR
```

```
160: Gale Group PROMT(R)_1972-1989
             1  S1
          2616  CALENDAR
             0  S1 AND CALENDAR


148: Gale Group Trade & Industry DB_1976-2010/Sep 28
          1143  S1
        196170  CALENDAR
           117  S1 AND CALENDAR


275: Gale Group Computer DB(TM)_1983-2010/Aug 17
           244  S1
         25166  CALENDAR
            40  S1 AND CALENDAR


610: Business Wire_1999-2010/Sep 29
            88  S1
         40693  CALENDAR
             2  S1 AND CALENDAR


810: Business Wire_1986-1999/Feb 28
            32  S1
         12459  CALENDAR
             2  S1 AND CALENDAR


 20: Dialog Global Reporter_1997-2010/Sep 28
           818  S1
        473529  CALENDAR
            60  S1 AND CALENDAR


624: McGraw-Hill Publications_1985-2010/Sep 29
            82  S1
         14995  CALENDAR
             1  S1 AND CALENDAR


621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
           200  S1
         81821  CALENDAR
            22  S1 AND CALENDAR


636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
           252  S1
         43421  CALENDAR
            11  S1 AND CALENDAR


613: PR Newswire_1999-2010/Sep 29
           188  S1
         54742  CALENDAR
            41  S1 AND CALENDAR


634: San Jose Mercury_ Jun 1985-2010/Sep 28
             3  S1
          4456  CALENDAR
             0  S1 AND CALENDAR


813: PR Newswire_1987-1999/Apr 30
            19  S1
         16607  CALENDAR
             1  S1 AND CALENDAR


TOTAL: FILES 9,15,160 and ...
          4588  S1
```

```
      1093844  CALENDAR
 S8       429  S1 AND CALENDAR
```

? s s1 and (previous (5n) update)

Processing

```
  9: Business & Industry(R)_Jul/1994-2010/Sep 28
          116  S1
       186812  PREVIOUS
        51788  UPDATE
          565  PREVIOUS(5N)UPDATE
            0  S1 AND (PREVIOUS (5N) UPDATE)


 15: ABI/Inform(R)_1971-2010/Sep 28
         1402  S1
       515358  PREVIOUS
       241162  UPDATE
          777  PREVIOUS(5N)UPDATE
            2  S1 AND (PREVIOUS (5N) UPDATE)


160: Gale Group PROMT(R)_1972-1989
            1  S1
        26873  PREVIOUS
         7647  UPDATE
           13  PREVIOUS(5N)UPDATE
            0  S1 AND (PREVIOUS (5N) UPDATE)


148: Gale Group Trade & Industry DB_1976-2010/Sep 28
         1143  S1
       764834  PREVIOUS
       874692  UPDATE
         1509  PREVIOUS(5N)UPDATE
            0  S1 AND (PREVIOUS (5N) UPDATE)


275: Gale Group Computer DB(TM)_1983-2010/Aug 17
          244  S1
        83527  PREVIOUS
        78526  UPDATE
          275  PREVIOUS(5N)UPDATE
            0  S1 AND (PREVIOUS (5N) UPDATE)


610: Business Wire_1999-2010/Sep 29
           88  S1
       123655  PREVIOUS
       344397  UPDATE
          226  PREVIOUS(5N)UPDATE
            0  S1 AND (PREVIOUS (5N) UPDATE)


810: Business Wire_1986-1999/Feb 28
           32  S1
        51463  PREVIOUS
        22870  UPDATE
           33  PREVIOUS(5N)UPDATE
            0  S1 AND (PREVIOUS (5N) UPDATE)


 20: Dialog Global Reporter_1997-2010/Sep 28
          818  S1
      3666876  PREVIOUS
```

```
    2111290  UPDATE
       3385  PREVIOUS(5N)UPDATE
          0  S1 AND (PREVIOUS (5N) UPDATE)


624: McGraw-Hill Publications_1985-2010/Sep 29
      89343  PREVIOUS
      21511  UPDATE
         67  PREVIOUS(5N)UPDATE
         82  S1
          0  S1 AND (PREVIOUS (5N) UPDATE)


621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
        200  S1
     255467  PREVIOUS
     615286  UPDATE
        373  PREVIOUS(5N)UPDATE
          0  S1 AND (PREVIOUS (5N) UPDATE)


636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
        252  S1
     265072  PREVIOUS
     226102  UPDATE
       1226  PREVIOUS(5N)UPDATE
          0  S1 AND (PREVIOUS (5N) UPDATE)


613: PR Newswire_1999-2010/Sep 29
        188  S1
     166810  PREVIOUS
     442029  UPDATE
        232  PREVIOUS(5N)UPDATE
          0  S1 AND (PREVIOUS (5N) UPDATE)


634: San Jose Mercury_ Jun 1985-2010/Sep 28
          3  S1
      51547  PREVIOUS
       9660  UPDATE
         15  PREVIOUS(5N)UPDATE
          0  S1 AND (PREVIOUS (5N) UPDATE)


813: PR Newswire_1987-1999/Apr 30
         19  S1
      68118  PREVIOUS
      26484  UPDATE
         33  PREVIOUS(5N)UPDATE
          0  S1 AND (PREVIOUS (5N) UPDATE)

TOTAL: FILES 9,15,160 and ...
       4588  S1
    6315755  PREVIOUS
    5073444  UPDATE
       8729  PREVIOUS(5N)UPDATE
  S9      2  S1 AND (PREVIOUS (5N) UPDATE)
```


? s au=robb, paul


```
  9: Business & Industry(R)_Jul/1994-2010/Sep 28
>>>Prefix "AU" is undefined
          0  AU=ROBB, PAUL
```

```
 15: ABI/Inform(R)_1971-2010/Sep 28
             0  AU=ROBB, PAUL


160: Gale Group PROMT(R)_1972-1989
             0  AU=ROBB, PAUL


148: Gale Group Trade & Industry DB_1976-2010/Sep 28
             0  AU=ROBB, PAUL


275: Gale Group Computer DB(TM)_1983-2010/Aug 17
             0  AU=ROBB, PAUL


610: Business Wire_1999-2010/Sep 29
             0  AU=ROBB, PAUL


810: Business Wire_1986-1999/Feb 28
>>>Prefix "AU" is undefined
             0  AU=ROBB, PAUL


 20: Dialog Global Reporter_1997-2010/Sep 28
             0  AU=ROBB, PAUL


624: McGraw-Hill Publications_1985-2010/Sep 29
>>>Prefix "AU" is undefined
             0  AU=ROBB, PAUL


621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
             0  AU=ROBB, PAUL


636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
             0  AU=ROBB, PAUL


613: PR Newswire_1999-2010/Sep 29
             0  AU=ROBB, PAUL


634: San Jose Mercury_ Jun 1985-2010/Sep 28
             0  AU=ROBB, PAUL


813: PR Newswire_1987-1999/Apr 30
>>>Prefix "AU" is undefined
             0  AU=ROBB, PAUL


TOTAL: FILES 9,15,160 and ...
     S10       0  AU=ROBB, PAUL
```

? s au=robb, p?

```
  9: Business & Industry(R)_Jul/1994-2010/Sep 28
>>>Prefix "AU" is undefined
             0  AU=ROBB, P?


 15: ABI/Inform(R)_1971-2010/Sep 28
             0  AU=ROBB, P?


160: Gale Group PROMT(R)_1972-1989
             0  AU=ROBB, P?


148: Gale Group Trade & Industry DB_1976-2010/Sep 28
            77  AU=ROBB, P?
```

```
275: Gale Group Computer DB(TM)_1983-2010/Aug 17
             0  AU=ROBB, P?


610: Business Wire_1999-2010/Sep 29
             0  AU=ROBB, P?


810: Business Wire_1986-1999/Feb 28
>>>Prefix "AU" is undefined
             0  AU=ROBB, P?


 20: Dialog Global Reporter_1997-2010/Sep 28
             0  AU=ROBB, P?


624: McGraw-Hill Publications_1985-2010/Sep 29
>>>Prefix "AU" is undefined
             0  AU=ROBB, P?


621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
             0  AU=ROBB, P?


636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
             0  AU=ROBB, P?


613: PR Newswire_1999-2010/Sep 29
             0  AU=ROBB, P?


634: San Jose Mercury_ Jun 1985-2010/Sep 28
             0  AU=ROBB, P?


813: PR Newswire_1987-1999/Apr 30
>>>Prefix "AU" is undefined
             0  AU=ROBB, P?


TOTAL: FILES 9,15,160 and ...
    S11      77 AU=ROBB, P?
```

? s s1 not s2

Processing
Processing
Processing
Processing
Processing
Processing

```
  9: Business & Industry(R)_Jul/1994-2010/Sep 28
          116  S1
      2574147  S2
           22  S1 NOT S2


 15: ABI/Inform(R)_1971-2010/Sep 28
         1402  S1
      3868510  S2
          474  S1 NOT S2


160: Gale Group PROMT(R)_1972-1989
            1  S1
```

```
                0  S2
                1  S1 NOT S2


148: Gale Group Trade & Industry DB_1976-2010/Sep 28
            1143  S1
        13481745  S2
             411  S1 NOT S2


275: Gale Group Computer DB(TM)_1983-2010/Aug 17
             244  S1
         1364942  S2
             172  S1 NOT S2


610: Business Wire_1999-2010/Sep 29
              88  S1
         2083240  S2
              10  S1 NOT S2


810: Business Wire_1986-1999/Feb 28
              32  S1
               1  S2
              32  S1 NOT S2


 20: Dialog Global Reporter_1997-2010/Sep 28
Processing
             818  S1
        58629506  S2
              69  S1 NOT S2


624: McGraw-Hill Publications_1985-2010/Sep 29
              82  S1
         1044771  S2
              27  S1 NOT S2


621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
             200  S1
         3664185  S2
              41  S1 NOT S2


636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
             252  S1
         2995737  S2
             113  S1 NOT S2


613: PR Newswire_1999-2010/Sep 29
             188  S1
         2892602  S2
               5  S1 NOT S2


634: San Jose Mercury_ Jun 1985-2010/Sep 28
               3  S1
          320120  S2
               1  S1 NOT S2


813: PR Newswire_1987-1999/Apr 30
              19  S1
            1488  S2
              19  S1 NOT S2


TOTAL: FILES 9,15,160 and ...
            4588  S1
        92920994  S2
```

```
S12    1397  S1 NOT S2
```

? rd

```
Processing
Processing
Processing

Processing – Examined 1000 records
>>>Record 813:976426 incomplete bibliographic data – record retained in RD set
     S13    1170  RD  (unique items)
```

? DS

```
Set    File    Items   Description
         9       116
        15      1402
       160         1
       148      1143
       275       244
       610        88
       810        32
        20       818
       624        82
       621       200
       636       252
       613       188
       634         3
       813        19
S1             4588    ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (1-
                       5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?-
                       )) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TR-
                       ANSFER?))
         9   2574147
        15   3868510
       160         0
       148  13481745
       275   1364942
       610   2083240
       810         1
        20  58629506
       624   1044771
       621   3664185
       636   2995737
       613   2892602
       634    320120
       813      1488
S2            92920994  PD>20000609
         9        19
        15       378
       160         0
       148       222
       275        56
       610         7
       810         1
        20        95
```

24

```
        624          17
        621          14
        636          43
        613          13
        634           0
        813           0
S3                  865    S1 AND (ALERT? OR TRIGGER?)
          9           5
         15          43
        160           0
        148          52
        275           3
        610           3
        810           3
         20          35
        624          13
        621          10
        636          13
        613          22
        634           0
        813           0
S4                  202    S1 AND (FINANC? (25N) ADVISOR?)
          9          64
         15        1056
        160           0
        148         788
        275          87
        610          50
        810          15
         20         564
        624          48
        621         111
        636         155
        613         155
        634           2
        813           6
S5                 3101    S1 AND (FINANC? OR CREDIT?)
          9          52
         15         855
        160           0
        148         560
        275          75
        610          19
        810           5
         20         398
        624          44
        621          76
        636         116
        613         104
        634           0
        813           8
S6                 2312    S1 AND PLAN
          9           0
         15          42
        160           0
        148          39
        275           2
        610           0
        810           0
         20          11
        624           9
        621           4
```

```
        636            4
        613            7
        634            0
        813            0
S7                   118    S1 AND (FINANCIAL (5N) PLAN)
          9            8
         15          124
        160            0
        148          117
        275           40
        610            2
        810            2
         20           60
        624            1
        621           22
        636           11
        613           41
        634            0
        813            1
S8                   429    S1 AND CALENDAR
          9            0
         15            2
        160            0
        148            0
        275            0
        610            0
        810            0
         20            0
        624            0
        621            0
        636            0
        613            0
        634            0
        813            0
S9                     2    S1 AND (PREVIOUS (5N) UPDATE)
          9            0
         15            0
        160            0
        148            0
        275            0
        610            0
        810            0
         20            0
        624            0
        621            0
        636            0
        613            0
        634            0
        813            0
S10                    0    AU=ROBB, PAUL
          9            0
         15            0
        160            0
        148           77
        275            0
        610            0
        810            0
         20            0
        624            0
        621            0
        636            0
        613            0
```

```
        634            0
        813            0
S11                   77    AU=ROBB, P?
          9           22
         15          474
        160            1
        148          411
        275          172
        610           10
        810           32
         20           69
        624           27
        621           41
        636          113
        613            5
        634            1
        813           19
S12                 1397    S1 NOT S2
          9           21
         15          469
        160            1
        148          372
        275          118
        610            3
        810           18
         20           42
        624           27
        621           10
        636           82
        613            1
        634            1
        813            5
S13                 1170    RD   (unique items)
```

? S S9 NOT S2

```
   9: Business & Industry(R)_Jul/1994-2010/Sep 28
                0  S9
          2574147  S2
                0  S9 NOT S2

  15: ABI/Inform(R)_1971-2010/Sep 28
                2  S9
          3868510  S2
                2  S9 NOT S2

 160: Gale Group PROMT(R)_1972-1989
                0  S9
                0  S2
                0  S9 NOT S2

 148: Gale Group Trade & Industry DB_1976-2010/Sep 28
                0  S9
         13481745  S2
                0  S9 NOT S2

 275: Gale Group Computer DB(TM)_1983-2010/Aug 17
                0  S9
          1364942  S2
```

```
                   0  S9 NOT S2


610: Business Wire_1999-2010/Sep 29
                   0  S9
             2083240  S2
                   0  S9 NOT S2


810: Business Wire_1986-1999/Feb 28
                   0  S9
                   1  S2
                   0  S9 NOT S2


 20: Dialog Global Reporter_1997-2010/Sep 28
                   0  S9
            58629506  S2
                   0  S9 NOT S2


624: McGraw-Hill Publications_1985-2010/Sep 29
                   0  S9
             1044771  S2
                   0  S9 NOT S2


621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
                   0  S9
             3664185  S2
                   0  S9 NOT S2


636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
                   0  S9
             2995737  S2
                   0  S9 NOT S2


613: PR Newswire_1999-2010/Sep 29
                   0  S9
             2892602  S2
                   0  S9 NOT S2


634: San Jose Mercury_ Jun 1985-2010/Sep 28
                   0  S9
              320120  S2
                   0  S9 NOT S2


813: PR Newswire_1987-1999/Apr 30
                   0  S9
                1488  S2
                   0  S9 NOT S2


TOTAL: FILES 9,15,160 and ...
                   2  S9
            92920994  S2
        S14        2  S9 NOT S2
```

? RD

```
        S15        2  RD  (unique items)
```

? T /9/ALL

Dialog eLink:

15/9/1 (Item 1 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)

01826363   04-77354
Review of COMPS, Inc.

Rodriguez, Mauricio

Abstract:

While many firms attempt to maintain their own proprietary data bases for
use in market analysis and valuation, the cost of maintaining primary data
is becoming prohibitive if not impossible for many firms. Outsourcing
makes sense. The cost of acquiring and maintaining quality data has
economies of scale that has led to the recent growth of some large data
vendors. COMPS recently purchased RealBid and RIG bought LeaseTrend and
Jamison. Efficiencies are gained and the market benefits. one of these
major players, COMPS, specializing in the development of property
transaction data is reviewed.

Text:

Technology has changed how individuals compete in the commercial real
estate industry. In the past, real estate professionals spent much of their
time gathering and researching data. The need for accurate and timely
information has not changed. However, service providers have emerged that
give commercial real estate professionals the option of easily outsourcing
many data gathering functions. COMPS.COM, Inc. is one of these service
providers, and this article reviews one of their products, "COMPSLink
Windows" (COMPSLink).

WHO IS COMPS.COM?

COMPS.COM, Inc. (COMPS) is a company based in San Diego, California that
has been providing commercial real estate information since 1982. COMPS has
created COMPSBase, a database that contains information on commercial
property transactions throughout the U.S. COMPSBase contains nearly 500,000
confirmed sale transactions in major U.S. markets, as well as information
on over 750,000 buyers, sellers, and brokers. COMPS collects data from a
wide variety of sources. COMPS reviews documents to confirm legal
descriptions and visits each property to photograph and evaluate them.
Participants are interviewed to confirm transaction details. Transaction
information is sought within days after closings. On average, the completed
report is retrievable from the database after approximately sixty days.
Once COMPS begins to service a market, efforts are made to provide
comprehensive coverage of all commercial transactions. 9 There is a large
variety of property type groupings and subgroupings that a user can select
from in searching for comparable properties.

Exhibit 1 shows the market coverage by property type, market, and starting date of coverage.

Information in COMPSBase can be accessed in a variety of ways. COMPSLink is a Windows-based database management program designed specifically to access COMPSBase.2 Upon starting the COMPSLink software, the program displays a window wherein a search can be done by location, property type, property characteristics, or sales information. A tab is available to access a window that will allow for more advanced search criteria. If no search criteria are selected, then the entire database will be accessed.3

The results from the initial search will appear in seven window tabs that display information described as follows. The first tab, "Quick View," provides information (in a table format) for each property that meets your search criteria. Each row in this table contains information for a property that fulfills your search parameters. This property-specific information includes sales price information, location information, and some information regarding property characteristics. Each of the remaining six tabs contain information related to the row (property) currently highlighted in the Quick View window.
The second window tab, "Contacts," contains information on the seller, the buyers' brokers, and additional contacts related to a specific property transaction. A confirmation date is also provided. The third window tab, "Income Loan," contains information regarding gross income, expenses, net income, cap rate, and lender information. A memo describing financial aspects of the transaction is also provided.

The fourth tab, "Vital Data," and fifth window tab, "Description," contain detailed information on property characteristics and details regarding the transaction. The last two window tabs, "Photo," and "Plat," contain a picture and plat for the subject property.4

A main menu is available near the top of the program window. This menu is accessible from any of the window tabs discussed above. There is also a bar containing shortcut buttons to menu options. These shortcut buttons are also accessible from any of the tabs discussed above. The main menu consists of four choices (file, view, comps, and help), which are described next.

Choosing "file" from the main menu allows the user to open previous search results, save new criteria, update a database, export data, set photo and plat preferences, and specify printer setup.

The data exporting capabilities are flexible. The user is able to pick which data fields will be exported for the selected records. Data may be easily exported to the following formats: ASCII, Paradox, dBase, and REA. A list of fields to be exported may also be saved. Choosing "view" from the main menu allows the user to select and deselect properties one at a time or all at once. A useful feature is the ability to invert the selection. This will select only previously unselected records. Users have the option of discarding all unselected records.

Choosing "comps" from the main menu allows the user to reenter the search screens that appear when the program is initiated. It also allows users to specify how records should be sorted, specify reports to be generated, and compute basic statistics for selected records. Records can be sorted in ascending or descending order based upon fields specified by the user.

Users may pick from several preformatted reports for a particular property or a select set of properties. These reports can be previewed prior to printing. Exhibit 2 shows a sample report for a single property

(Table Omitted)

Captioned as: EXHIBIT 1A

(Table Omitted)
Captioned as: EXHIBIT 1B

(Table Omitted)

Captioned as: EXHIBIT 2

(Chart Omitted)

Captioned as: EXHIBIT 3

The COMPSLink software also facilitates the creation of user-specified trend reports. Exhibit 3 shows an example of a trend report for the average price per square foot of office space for Dallas county The number (count), average, and median statistics for sales price, square feet, cap rate, gross multiplier, price/square foot, units, and price/unit can be easily computed for a selected set of properties by choosing the "statistics" option from the comps submenu (or the corresponding shortcut button).

SHOULD YOU OUTSOURCE YOUR DATA REQUIREMENTS?

If your business can benefit from detailed data pertaining to commercial real estate transactions, you have a choice of obtaining data through in-house staff or from an outside service provider. As discussed in the Summer 1998 issue of this journal, the benefits derived from having access to data should outweigh all costs of obtaining the data.5 It makes sense to outsource your data needs if outside service providers can gather and supply needed data more efficiently than your in-house staff. Outside service providers may benefit from economies of scale and scope in their data-gathering efforts.

For ad hoc users, the costs for E-COMPS property reports range from $16 to $28 each, depending on the price of the property. Subscriptions or licenses are available for all the comparable reports in a given city or county or by property type. The cost depends on the size of the database and how many users have access to it. An average city like San Diego, for all property types, would be approximately $4,800 per year. Washington, D.C., which has a far greater transaction volume, would be approximately $9,000 per year.

For more information on products from COMPS you can visit their web site at http://www.comps.com or call 1-800-821-1573.

Footnote:

ENDNOTES

Footnote:

If you are a national data vendor or major software provider serving the commercial real estate industry and wish

Footnote:

to have your product considered for review, please send a note to Norm Miller at millernn(,email.uc.edu.

'Information is confirmed for all transactions of at least $250,000.

Multifamily dwellings must have at least five units.

2Information in COMPSBase may also be obtained by calling and requesting specific reports for a subject property, reports on trends in a given market, or contact information for a given property type in a desired geographic area. Limited search and reporting capabilities are available via "ECOMPS," an Internet-based service. A more comprehensive

Footnote:

service is also available via the Intemet "spectrum service." 3The entire data for which a user subscribes will be **accessed**.

Footnote:

4The photo and plat are read from a CD and hence do not use up hard disk space. 5See Rodriguez [1998].

Reference:

REFERENCES

Reference:

Rodriguez, Mauricio. "LeaseTrend Review" Real Estate Finance, Summer 1998.

Author Affiliation:

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THIS IS THE FULL-TEXT.

Company Names:
Commercial Properties Information Services Inc
Geographic Names: US

Descriptors: Outsourcing; Data bases; Information management; Commercial real estate
Classification Codes: 5120 (CN=Purchasing); 8360 (CN=Real estate); 5220 (CN=Data processing management); 9190 (CN=United States)

Dialog eLink: USPTO Full Text Renewal Options
15/9/2 (Item 2 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
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Expanding Your Role in a Corporate Securities Closing

Abstract:

An in-house legal assistant can participate in a company's securities
transaction in 4 phases: 1. drafting and printing Securities and Exchange
Commission documents, 2. drafting closing documents, 3. preparing for
closing, and 4. preparing post-closing wrap-up and bound volume. An
initial step in this process is to become familiar with the transaction and
with the company's traditional procedures for such transactions. Because
there is such a short time between pricing and closing, the preparation of
the closing documents needs to start as early as possible, even before the
pricing of the securities. Legal assistants should take on as much
responsibility as possible in a securities transaction, but if someone in
the company has handled a task well in the past, the legal assistant should
try to coordinate with them to make sure that the transaction flows
smoothly.

Text:

The next time your company is doing a public offering of securities, grab
the bull by the horns and wrangle more of the action for yourself. You can
run the print master, revise closing documents, and make the closing so
organized they will wonder how they ever did it without you!

No matter which type of security is being offered (see the Glossary in this
article), the process involved is surprisingly similar. As an in-house
legal assistant, your participation in a securities transaction will have
four phases:

* Drafting and printing SEC documents;

* Drafting closing documents;

* Preparing for closing; and

* Post-closing wrapup and bound volume.

There are many steps within each phase that need to happen almost
simultaneously, not unlike keeping a dozen plates spinning in the air, but
with a detailed plan of action and strong organizational skills, you can
bring the transaction to a successful conclusion.
GETTING STARTED

The best way to familiarize yourself with an upcoming transaction is to
obtain a copy of a 'bound volume' that holds the closing documents from a
previous transaction, preferably one that was substantially similar to the
one you are about to do. If you are unable to keep the book, copy the index
and as many of the closing documents as you can.

You will need a term sheet which states the type of security (debenture,
preferred stock, etc.) and as many of the terms (amount, length of
obligation, interest payment dates, etc.) as are known to date. Several of

the terms will not be decided until the board of directors (or a committee thereof) meets to price the security, usually one week before closing.

Also obtain a copy of the drafts of the underwriting or agency agreement, the registration statement (if previously filed as a 'shelf' registration), and the indenture or other agreement with the trustee. These three documents control the transaction and should spell out all of the certificates that the issuer is obligated to provide at closing.

The next step is to determine what is traditionally done by your company. If you are employed by the issuer, this is your opportunity to convince them that more of the work can be done in house by using your skills to support the work of in-house counsel, rather than shipping it to the outside law firm at a significant hourly cost. If your attorneys have been reluctant to give you additional responsibility in the past, handing them a first draft of the closing certificates will be more convincing than a request to be involved.

Prepare and distribute a working group list that has the names, phone numbers, addresses (both office and home), and fax numbers of all individuals working on the transaction. Have this reviewed and distributed to those individuals and the printer as soon as possible.

Set up subfiles immediately, so that needed items can be retrieved quickly. Suggested subfiles include:

* Authorization/Resolutions;

* Registration Statement;

* Prospectus Supplement;

* Form T-1/Trustee Matters;

* As-Filed Documents;

* Underwriting Agreement;
* Indenture;

* Form of Debenture;

* Closing Certificates;

* Legal Opinions;

* Due Diligence Materials;

* Correspondence and Working Group Lists;

* Closing Volume;

* Go-By's.

If appropriate, keep the files in your office so that you can maintain control, but they should remain readily **accessible** to everyone. Post a list of the subfiles for quick reference.

REGISTRATION WITH THE SEC

Once a company has decided to issue a security to the public in the United States, it must register it with the Securities and Exchange Commission on a registration statement under the Securities Act of 1933. If a shelf

registration statement has already been filed, the base prospectus will be supplemented and distributed after pricing. (Note: Some of the following information in this section applies only to printing a registration statement, some only to printing a prospectus, but much of it pertains to both.)

DRAFTING THE REGISTRATION STATEMENT

The drafting of the registration statement and the base prospectus is negotiated by the issuer, its counsel, the underwriter (if one is involved at this point), and its counsel. An underwriter may not be involved until after a shell registration is effective and then only for a particular sale of securities from that shelf. The drafting occurs in person or through numerous phone calls and faxes. It is doubtful that a legal assistant would be involved in these negotiations, but you can offer to compile a master mark-up for circulation to all parties and/or to the printer. You can also communicate to the printer to whom the drafts should be distributed and when.

Drafts returning from the printer must be team proofed to catch any errors. Point out any errors or inconsistencies within the document in the use of defined terms, section references, grammar, syntax, or punctuation.
When compiling the master markup, set your photocopier to reduce the clean draft to 95% and copy on legal-size paper, leaving plenty of room to write and, of course, always use pencil.

PREPARATION

The decision to issue a new Security is made by the board of directors of the issuer or an **authorized** committee thereof. Authorizing resolutions will be prepared and presented to the board or committee for action.

Determine your company's method of obtaining signatures of officers and directors for the registration statement. Signatures may be on the signature page of the registration statement or by power of attorney (usually a combination of the two methods). If appropriate, present the papers for signature at the board of directors meeting at which they **authorize** the issuance of the security and circulate them afterwards to any individuals who still need to sign. Leave all materials undated and leave the page number off of the signature page--this information may change.

Check SEC regulations regarding the filing package: types of exhibits, number of signed and number of conformed copies, whether the pages need to be sequentially numbered, etc. Create a checklist that you will use before and at the printer.

Determine who is responsible for which exhibits. Ask that exhibits be sent to you in advance of going to the printer.

Obtain a certified check payable to the SEC to cover the filing fee. Be sure to check with the bank regarding its procedures to avoid any delay. Your company's treasury department should be able to help you or perhaps take on this responsibility.

Draft a transmittal letter for the SEC and have it signed before going to the printer. If the issuer is requesting an accelerated effectiveness date, draft this request letter and have it signed as well. Any acceleration request from the underwriters will be drafted by them but the filing of the request letters should be coordinated. Make a copy of each of the issuer's letters and print "Please stamp and return" in the top corner, attaching a

stamped envelope addressed to you so that you can verify that the SEC filing desk received the package.

Determine how the package will be filed in Washington: via the printer's courier, another overnight delivery service, or a Washington branch of your company or law firm.

Determine if your company will need to file a Form 8-K, a 'current report' under the Securities Exchange Act of 1934, in order to file copies of * the underwriting agreement, the form of security, or the indenture. If so, draft the Form 8-K, listing exhibits appropriate to the transaction, and a transmittal letter.

Contact the members of the working group to determine how many copies they will need of the registration statement, with or without exhibits, how many copies they will need of the final prospectus, and where they wish these copies to be sent. Create a chart of this information for the printer (check with the customer service representative on the format that would be the most helpful).

Create a short list to take to the printer of names and fax numbers of individuals who must receive last minute changes but will not be present at the printer.

Make sure all parties are aware of the printer's deadline for final changes to ensure that the filing package gets on the plane to the SEC filing desk in Washington, D.C.

Create exhibit divider pages (usually on blue paper). Assemble all available exhibits before you leave for the printer.

If this is a Rule 424(b) filing of a prospectus supplement relating to a base prospectus for a previously filed security, type labels (12 or so) stating the registration statement number and appropriate 424(b) subparagraph reference. These will be placed on the upper right corner of the prospectuses submitted in the SEC filing package.

Take the most recent drafts of the registration statement or prospectus with you when you go to the printer for the final printing, in case any questions arise about previous changes.

Check with the printer to see if they will sequentially number the pages, when appropriate. If they cannot, take your own number stamper.

Take extra pages of the company's stationery, a copy of the working group list, and any other supplies you or your attorneys particularly care to use. The printer should be stocked with all traditional office supplies.

AT THE PRINTER

If any last minute changes are to be made, coordinate them with the printer, proof carefully, and have the printer fax the new pages to the individuals on your short list.

Maintain a running master of the document, stapling all changed pages to the new page. Make a list of which pages are resubmitted to the printer and check them off as they return.

Go over master distribution instructions for the final copies with the printer.

Assemble the remaining exhibits (if any), double-check and date those

needed, and give the exhibit package to the printer, with instructions as to how many copies you need.

Once the print master on a prospectus has been cleared, the printer will work up the 'blue line' which is printed in blue ink on special paper. It is the last copy of your document before the mass printing, so check it carefully. First, make sure the pages are in the correct order, with appropriate blank pages. Next, circle any unwanted marks in the margins and other white space. Then check a third time, circling any broken type or incomplete letters.

Check over each page of each copy going to the SEC and do whatever else is required, e.g., inserting originally signed exhibits, number stamping, affixing 424(b) labels, etc. Assemble and double-check the filing package.

Once you have verified filing and distribution instructions with the printer, you should be able to pack up and go home, but make sure you have a copy of the registration statement with you for the morning, just in case.

DRAFTING CLOSING DOCUMENTS

Whereas the prospectus or prospectus supplement is finalized at pricing, many additional documents need to be prepared for the closing. Since there is such a short time between pricing and closing, the preparation of the closing documents needs to start as early as possible, even before the pricing of the securities.

Many of the documents needed for closing are identified in the underwriting agreement in the section regarding conditions of the underwriter's obligations.

The closing memorandum lists the steps to be taken between pricing and closing. It may be prepared by any of the parties, according to your company's tradition. It is the longest and most visible of the closing documents, and it is generally not signed by any of the parties. It may have other closing documents or form of closing documents as exhibits, and may contain a schedule of the closing documents. If the closing memo does not have such a schedule (or if it is incomplete), create one so that all parties are in agreement as to what is needed. Include all documents required to be on the table at closing, even those that may already have been delivered, like copies of the registration statement. Put the documents in a logical order (perhaps the order they appear in the bound volume of a recent transaction) and number them. This numbering system can be carried throughout the closing.

The issuer typically drafts the following documents for closing:

* A corporate secretary's certificate containing a copy of the company's articles of incorporation, bylaws, and resolutions authorizing the securities transaction and any matters necessary to the completion of the transaction. You may also attach copies of the indenture, a form of the security, or any other document that the issuer, the underwriter, or the trustee would like certified by the corporate secretary.

* An incumbency certificate (usually an attachment to the corporate secretary's certificate) showing the names, titles, and specimen signatures of officers or agents of the company. Your company may already have a universal incumbency certificate that may be attached, but if it does not, and specimen signatures are acceptable, cut and paste signatures on, instead of circulating it for signature. It should include the signature of each individual who will sign any document in the transaction on behalf of

the issuer, including the debenture, note, or stock certificate. It should
be signed by the corporate secretary or an assistant and attested to by
another officer or assistant corporate secretary.
* A good standing certificate and/or certificate of existence of the
company issued by the comptroller's office or secretary of state of the
state in which the company is domiciled. A bring-down certificate of
existence dated either the day of or the day before closing is usually
required. This will be sent to the closing either by fax or by telex; you
should know which is required for your transaction and have the fax or
telex numbers ready in advance.

* An officer's certificate stating that no 'stop order' suspending the
effectiveness of the registration statement is in effect and, if required,
identifying the agent for service of process for the issuer.

* A financial officer's certificate stating that the issuer will comply
with the terms of the underwriting agreement, that there are no
restrictions in any other agreements of the company that would prohibit
issuing this security, and that there has been no material adverse change
in the condition of the issuer from that set forth in the prospectus or
from the date of pricing.

* A cross-receipt stating that the underwriters have received the
securities and the issuer has received payment therefor.

* An opinion or opinions of the counsel for the issuer. Outside counsel
will prepare their own opinion, but one may also be given by the general
counsel of the company.

* A 'blood letter' from the underwriters detailing information provided to
the issuer for use in the prospectus. Even though this document is signed
by the underwriters, it may be drafted by the issuer.

* A form of the security containing the exact language that will be printed
on the security by the banknote company, typed on standard paper. The
language for the security should be in an appendix to the indenture.

Your company may also have additional certificates pertaining to
significant subsidiaries of the issuer or special industry regulations (or
exemptions therefrom).

The indenture or other agreement between the issuer and the trustee will
require certain documents to be provided by the issuer to the trustee at or
shortly before closing:

* An officer's certificate, company order, supplemental indenture, or
certified copy of the resolution setting forth the terms of the security;

* An officer's certificate ratifying the representations and warranties set
forth in the indenture; and
* A request that the security be authenticated and delivered to the
underwriters at a time and place so specified.

If the issuer is assuming any of the responsibilities usually performed by
the trustee, such as **transfer** agent, there will be additional
agreements and certificates detailing this arrangement.

The securities will need to be printed. Determine what printer has handled
this task for your company in the past: an out-of-town banknote engraver or
the in-town financial printer that handled the prospectus. Contact them and
send them a markup of the last similar security they printed for
your company. Team proof it carefully against the form of security that has

been reviewed by all parties. Proofs can be turned around overnight, but the printing of the final securities takes longer, so be sure to contact the printer and obtain and meet his or her exacting schedule.

After pricing, the underwriters will call the CUSIP Bureau with the pricing information. A few hours later, you should call the CUSIP Bureau at 212-208-8329 (Corporate Issues Department) to obtain the CUSIP number for this security. This number will be placed on the printed face of the security. Be sure to write the number exactly as it was given to you, including spaces between certain numbers.

MECHANICS
Maintain a status sheet of documents that your company is responsible for preparing. This status sheet should list:

* Name of the document;

* The initials of the person primarily responsible;

* Word processing identification number;

* The name of person who will sign the document; and

* The current status of the document.

You may also include, on the same or another page, documents from other individuals that the issuer is required to produce, i.e., an outside auditor's letter (called a 'comfort letter'), certificates from the trustee, and an opinion of outside counsel for the issuer, to remind yourself to stay in contact with them.

In order to prepare a first **review** draft of the closing **documents, update** the **documents** used in a **previous**, similar transaction by changing the date, **parties**, percentage and due date of the security, and other relevant information. Some of these terms will not be known until the security is priced, but you can put blanks in for the first review draft.

When drafting the documents, be consistent with the spacing and treatment of the headings, signature blocks, style of indentation, and numbering of subparagraphs, etc. Put "Draft of [date and time!" in the top right hand comer of each document, so that everyone will know that it is not a final document and that they are all working from the same draft on a conference call. Your word processor may have an automatic date and time function which you can customize and put on a macro.

Check for consistency of style in the introductory and closing paragraphs. For instance, use "dated as of June 1, 1992" throughout; don't have some documents using that and some using "dated on the 1st day of June, 1992." Also remember, the move is on to modernize legal language. State which section of the underwriting agreement or indenture required the **document** in the text.

REVIEW BY **PARTIES**

Once your in-house attorneys have **reviewed** the draft closing **documents,** circulate them to the attorneys for the other **parties** in the transaction. Use the schedule of **documents** from the closing memo as your list, and preface the package with a short memo stating when you need comments and how they may be conveyed. Your fax machine should be programmable to **send** copies of the same transmission to several parties at once; investigate this possibility to

save yourself a lot of time.

After incorporating comments from all parties, mark the changes from the last draft and recirculate. There are several computer programs on the market that will mark the text for you which are quite inexpensive compared to all the hours you would spend marking it by hand. If you use a program, you must remember to save the draft that went to the parties originally on-line (you can use a date identifier such as ".529" for the May 29th draft). You can also edit the marked version if you feel the program incorrectly identified something as a change. Type "marked to show changes from the May 29th draft" at the top.

Stay in contact with representatives of the auditor, trustee or trustee's counsel, issuer's counsel, and any other entity that will produce documents for the transaction to verify that they are aware of all deadlines for their documents. Review with them what items they may need in support of documents. If appropriate, request that they **send** drafts for review by your attorneys, and encourage them to **send** the final documents to you in escrow for shipping to the closing.

PREPARING FOR CLOSING
AS EARLY AS YOU CAN:

Create a folder for each document needed for closing. If you use larger address labels, you can put all of the following information on the label of the folder:

* Number of the document that corresponds to the closing memo schedule;

* Brief name of the document;

* Who signs the document; and

* Word processing identification number (at the bottom, out of sight).

Preparing these labels on the word processor enables you to make changes in the information, particularly the number, at the last minute. Removable notes on top of the folders can contain the status of each document, including such information as "underwriters' counsel to bring to closing."

Call for availability of document signers. If someone will be out of the office, you must know in advance to have their document ready or prepare for an alternate signer.

Prepare exhibits in advance where you can, especially for the corporate secretary's certificate. Paste-up the incumbency certificate.

Create a printing list for your secretary. At the top, remind your secretary to run one last spell check, remove the "draft of..." language from the top, and print the needed quantities. The print list should include:

* Name of the document;

* Word processing identification number;

* Quantity to be printed;

* Type of paper (white bond, general counsel's letterhead, etc.); and

* Number of photocopies needed.

THREE DAYS BEFORE CLOSING:

Obtain final comments on closing documents you are preparing. You must have them finalized so that you can print multiple copies of documents for signature. Don't delay this task--having documents signed by so many officers usually takes all day.
Put the printed documents into your folders, ready for signature. You can sort the folders by signee, because your numbering system will make it easy to return them to their correct order once signed.

If you have any supporting or backup documents, get them signed and attached at this time, so that they will be ready when you need them.

TWO DAYS BEFORE CLOSING:

Get all remaining documents signed. Put one complete document on top with a flag indicating where the document should be signed, followed by the remaining signature Pages.

Obtain documents from the auditor, the trustee, etc., and place them in the proper folder.

Review the set of closing documents before the attorneys do.

If the closing is to be held out of town, ship the documents in escrow via overnight express to the closing (usually to the offices of underwriters' counsel). When putting the folders in the shipping box, Pull one copy of each signed document to keep, at your office, to accompany the issuer's representative to the closing, or to ship in a separate box.
ONE DAY BEFORE CLOSING:

If the closing is to be held at the office of the issuer or issuer s counsel, you will need to 'set the table,' laying out the folders in order, with one document on top for inspection by the parties.

Order the bring-down certificate of existence as early as possible.

CLOSING DATE:

If the closing is to be held out of town, have fax cover pages to underwriters' counsel handy. Be sure to include the room number of the conference room in which the closing will be held, so that the fax is not delivered to an empty office.

POST-CLOSING MATTERS

Once the transaction has successfully closed, originals of documents are distributed to the parties by order of priority. If you have only one original document signed by the issuer, addressed to the underwriter, the original is, of course, sent to the underwriter. If you have two originals, one is retained by the issuer, one by the underwriter. The other parties are prioritized according to the document's importance to that party and the party's importance to the transaction.
Photocopy one set of the documents to create a bound volume so that the parties have a record of the transaction.

Using the index from a previous similar transaction, assemble the documents in a logical order and revise the dates, terms, and parties to create the new index. Use your word processor's automatic numbering system.

Develop the list of individuals who will receive a bound volume (according to your company's style and cost constraints) and have it and the index

reviewed by an attorney.

Once the index is final, assemble the documents into a master volume. Originals of certain documents (e.g., the prospectus, the security) should be put in the bound volume.

Contact the book bindery. It should be listed under 'bookbinders' in the telephone book, but check with other firms in your town for a recommendation on binderies that are experienced at handling legal documents. To save money, you can photocopy and assemble the individual books in house, with tabs provided by the bindery, or you can ship a master to the bindery and have copies made there (be sure to **send** multiples of the original documents for insertion).

Send a sample book from a previous transaction to show the bindery the color of the book and style of spine. Type the information needed for the spine, and ask for a proof of the spine before it is stamped.

Create a three-ring binder version of the bound volume for yourself; not only is it cheaper, but the documents are then easy to photocopy in the future.

Prepare the transmittal letter for the bound volumes under your own name, giving credit where credit is due!

Organize the file, throwing away duplicates and blank drafts. Keep or discard drafts according to your company's or department's policy. Write a memo to the file regarding any special circumstances or suggestions for improvement for the next transaction.

ADDITIONAL TIPS

A securities transaction involves a lot of people doing a great deal of work in a short amount of time. Although I am suggesting that you take on as much responsibility as you can, you must also keep an ear to the ground as to territorial politics. If someone in your company has handled a certain responsibility well in the past, do not try to take over, but coordinate with them to make sure that the transaction flows smoothly. If your company has the staff and equipment available, you can produce the registration statement in house, and only use the printer for the final prospectus (since it is usually printed on tissue paper). The printer should be able to work from either a camera-ready copy or a diskette.

As you can see, much of this information can be applied to other types of closings, such as a merger or sale of a company.

You can contribute a great deal to the success of a securities transaction, but, as with all legal assistant duties, you must be sure you follow through on any responsibility you assume, and you must constantly check yourself to make sure you are doing the job correctly and efficiently. The more you do, the more challenging the work will become, and the more you will be appreciated by the powers that be.

GLOSSARY OF SECURITIES TERMS

* SECURITY: Any stock, note, bond, debenture, or other evidence of indebtedness or a right to participate in profits of a profit-making enterprise.

* TERMS: Terms for a security include the principle amount, date of maturity, interest or dividend rates, interest or dividend payment dates, redemption options, sinking fund obligations, and collateral (if any), etc.

* ISSUER: The company that issues or proposes to issue the security.

* UNDERWRITERS: The investment bankers who singly or in a group agree to purchase a new issue of securities from an issuer for resale to the public. An underwriter may act as an agent to sell the security but not be obligated to purchase any part of the issue.

* UNDERWRITING AGREEMENT: The agreement between the issuer and the underwriter. It is signed on the pricing date and contains information about the security, representations and covenants of the issuer and the underwriters, and details of the transaction.

* PROSPECTUS: The disclosure document distributed to the potential purchasers that describes the issuer and its business, the securities offered, financial information about the issuer, risk factors in the purchase of the security, tax treatment, and other information an investor needs to make an informed decision to purchase the security.

* REGISTRATION STATEMENT: The document filed with the Securities and Exchange Commission (the "SEC") that describes the proposed public offering of securities and discloses detailed information about the issuer. The registration statement consists of a cover page, a base prospectus (which may be preliminary or subject to completion pending the registration statement's 'going effective' with the SEC), information not required to be in the prospectus, the signature page, and required exhibits.

* INDENTURE: The lengthy written agreement between the issuer and the trustee which sets forth the terms under which bonds or debentures may be issued. Terms include the amount of the issue, the interest rate, the maturity, the collateral (if any), the protective covenants, and other items related to redemption, sinking funds, **transfer**, etc.

* CLOSING: The consummation of the transaction, usually by delivery of the security and the closing documents required by the underwriters and trustee in exchange for payment of the purchase price. Closings are often held in the office of the underwriter's counsel (usually in another city).

* PRICING: The date, usually a week before closing, where the specific terms of the security are agreed upon by the parties and the underwriting agreement is signed.

* PRINTER: A financial printing company that is experienced in printing securities documents. The customer service representatives will be very helpful in assisting you and anticipating your needs.

Susan Diane Koontz is a Senior Legal Assistant in the Corporate and Securities Section of the Houston Industries Incorporated Law Department. She has seven years of experience in securities, labor and employee benefits law. She is a member of the Legal Assistants Division of the State Bar of Texas and the newly-formed American Corporate Legal Assistants Association.

THIS IS THE FULL-TEXT.

Geographic Names: US

Descriptors: Paralegal personnel; SEC registration; Sales of securities;

Guidelines; Requirements
Classification Codes: 4300 (CN=Law); 3400 (CN=Investment analysis); 9150
(CN=Guidelines); 9190 (CN=United States)

? DS

```
Set    File    Items    Description
          9      116
         15     1402
        160        1
        148     1143
        275      244
        610       88
        810       32
         20      818
        624       82
        621      200
        636      252
        613      188
        634        3
        813       19
S1              4588    ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (1-
                        5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?-
                        )) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TR-
                        ANSFER?))
          9  2574147
         15  3868510
        160        0
        148 13481745
        275  1364942
        610  2083240
        810        1
         20 58629506
        624  1044771
        621  3664185
        636  2995737
        613  2892602
        634   320120
        813     1488
S2          92920994    PD>20000609
          9       19
         15      378
        160        0
        148      222
        275       56
        610        7
        810        1
         20       95
        624       17
        621       14
        636       43
        613       13
        634        0
        813        0
S3               865    S1 AND (ALERT? OR TRIGGER?)
          9        5
         15       43
        160        0
        148       52
        275        3
```

```
        610          3
        810          3
         20         35
        624         13
        621         10
        636         13
        613         22
        634          0
        813          0
S4                 202    S1 AND (FINANC? (25N) ADVISOR?)
          9         64
         15       1056
        160          0
        148        788
        275         87
        610         50
        810         15
         20        564
        624         48
        621        111
        636        155
        613        155
        634          2
        813          6
S5                3101    S1 AND (FINANC? OR CREDIT?)
          9         52
         15        855
        160          0
        148        560
        275         75
        610         19
        810          5
         20        398
        624         44
        621         76
        636        116
        613        104
        634          0
        813          8
S6                2312    S1 AND PLAN
          9          0
         15         42
        160          0
        148         39
        275          2
        610          0
        810          0
         20         11
        624          9
        621          4
        636          4
        613          7
        634          0
        813          0
S7                 118    S1 AND (FINANCIAL (5N) PLAN)
          9          8
         15        124
        160          0
        148        117
        275         40
        610          2
        810          2
```

```
            20        60
           624         1
           621        22
           636        11
           613        41
           634         0
           813         1
S8                   429    S1 AND CALENDAR
             9         0
            15         2
           160         0
           148         0
           275         0
           610         0
           810         0
            20         0
           624         0
           621         0
           636         0
           613         0
           634         0
           813         0
S9                     2    S1 AND (PREVIOUS (5N) UPDATE)
             9         0
            15         0
           160         0
           148         0
           275         0
           610         0
           810         0
            20         0
           624         0
           621         0
           636         0
           613         0
           634         0
           813         0
S10                    0    AU=ROBB, PAUL
             9         0
            15         0
           160         0
           148        77
           275         0
           610         0
           810         0
            20         0
           624         0
           621         0
           636         0
           613         0
           634         0
           813         0
S11                   77    AU=ROBB, P?
             9        22
            15       474
           160         1
           148       411
           275       172
           610        10
           810        32
            20        69
           624        27
```

```
         621           41
         636          113
         613            5
         634            1
         813           19
S12                  1397     S1 NOT S2
           9           21
          15          469
         160            1
         148          372
         275          118
         610            3
         810           18
          20           42
         624           27
         621           10
         636           82
         613            1
         634            1
         813            5
S13                  1170     RD   (unique items)
           9            0
          15            2
         160            0
         148            0
         275            0
         610            0
         810            0
          20            0
         624            0
         621            0
         636            0
         613            0
         634            0
         813            0
S14                     2     S9 NOT S2
           9            0
          15            2
         160            0
         148            0
         275            0
         610            0
         810            0
          20            0
         624            0
         621            0
         636            0
         613            0
         634            0
         813            0
S15                     2     RD   (unique items)
```

? B FINANCE

```
     29sep10 15:03:32 User233765 Session D232.2
         $10.36    1.768 DialUnits File9
   $10.36  Estimated cost File9
         $24.47    4.176 DialUnits File15
           $8.18  2 Type(s) in Format  9
```

```
                $8.18   2 Types
     $32.65  Estimated cost File15
                $1.08     0.184 DialUnits File160
      $1.08  Estimated cost File160
               $55.79     9.521 DialUnits File148
     $55.79  Estimated cost File148
                $6.41     1.093 DialUnits File275
      $6.41  Estimated cost File275
                $2.18     2.000 DialUnits File610
      $2.18  Estimated cost File610
                $0.48     0.439 DialUnits File810
      $0.48  Estimated cost File810
               $35.66    27.222 DialUnits File20
     $35.66  Estimated cost File20
                $6.03     0.985 DialUnits File624
      $6.03  Estimated cost File624
               $18.73     3.197 DialUnits File621
     $18.73  Estimated cost File621
               $13.79     2.353 DialUnits File636
     $13.79  Estimated cost File636
                $2.81     2.579 DialUnits File613
      $2.81  Estimated cost File613
                $0.40     0.371 DialUnits File634
      $0.40  Estimated cost File634
                $0.61     0.557 DialUnits File813
      $0.61  Estimated cost File813
                OneSearch, 14 files, 56.445 DialUnits FileOS
      $5.87  INTERNET
    $192.85  Estimated cost this search
    $193.69  Estimated total session cost  56.687 DialUnits

SYSTEM:OS  - DIALOG OneSearch
  File 608:MCT Information Svc. 1992-2010/Sep 29
         (c) 2010 MCT Information Svc.
  File 625:American Banker Publications 1981-2008/Jun 26
         (c) 2008 American Banker
*File 625: This file no longer updates.
Use Newsroom for current records.
  File 268:Banking Info Source 1981-2010/Sep W3
         (c) 2010 ProQuest Info&Learning
  File 626:Bond Buyer Full Text 1981-2008/Jul 07
         (c) 2008 Bond Buyer
*File 626: This file no longer updates.
Use NewsRoom for current records.
  File 267:Finance & Banking Newsletters 2008/Sep 29
         (c) 2008 Dialog
*File 267: no longer updates. Please see
File 268 or NewsRoom for current content.

     Set  Items  Description
     ---  -----  -----------
```

? s ((review???? (15n)(contract?? or document???????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))

Processing
Processing

```
608: MCT Information Svc._1992-2010/Sep 29
           702788  REVIEW????
           683462  CONTRACT??
           349573  DOCUMENT??????
           159884  PARTICIPANT????
           189166  PARTIE?
          2021801  GROUP????
          1769670  TEAM????
             2669  REVIEW????(15N)(CONTRACT?? OR
                   DOCUMENT??????)(15N)(((TEAM???? OR GROUP????) OR
                   PARTICIPANT????) OR PARTIE?)
           462293  ACCESS????
            87973  AUTHORIZE????
           911020  SEND????
           282135  TRANSFER?
               61  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT??????) (15N)
                   (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
                   AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
                   TRANSFER?))


625: American Banker Publications_1981-2008/Jun 26
            22443  REVIEW????
            17753  CONTRACT??
            12552  DOCUMENT??????
             7856  PARTIE?
             9098  PARTICIPANT????
            16298  TEAM????
            97702  GROUP????
               94  REVIEW????(15N)(CONTRACT?? OR
                   DOCUMENT??????)(15N)(((TEAM???? OR GROUP????) OR
                   PARTICIPANT????) OR PARTIE?)
            10756  SEND????
            18258  TRANSFER?
            22089  ACCESS????
            11606  AUTHORIZE????
                2  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT??????) (15N)
                   (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
                   AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
                   TRANSFER?))


268: Banking Info Source_1981-2010/Sep W3
            34489  REVIEW????
            22012  CONTRACT??
            22663  DOCUMENT??????
            14725  PARTIE?
            14385  PARTICIPANT????
            29710  TEAM????
            94137  GROUP????
              297  REVIEW????(15N)(CONTRACT?? OR
                   DOCUMENT??????)(15N)(((TEAM???? OR GROUP????) OR
                   PARTICIPANT????) OR PARTIE?)
            15907  SEND????
            26361  TRANSFER?
            41007  ACCESS????
             6859  AUTHORIZE????
               72  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT??????) (15N)
                   (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
                   AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
                   TRANSFER?))


626: Bond Buyer Full Text_1981-2008/Jul 07
            20675  REVIEW????
```

```
       23913  CONTRACT??
       10786  DOCUMENT???????
       17072  PARTICIPANT????
        4737  PARTIE?
       10549  TEAM????
       65092  GROUP????
         121  REVIEW????(15N)(CONTRACT?? OR
              DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
              PARTICIPANT????) OR PARTIE?)
        5784  SEND????
        7061  TRANSFER?
        7841  ACCESS????
       13410  AUTHORIZE????
           8  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
              (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
              AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
              TRANSFER?))

267: Finance & Banking Newsletters_2008/Sep 29
       10663  REVIEW????
       10378  CONTRACT??
        9579  DOCUMENT???????
        4760  PARTIE?
       11286  PARTICIPANT????
       19750  TEAM????
       56955  GROUP????
          95  REVIEW????(15N)(CONTRACT?? OR
              DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
              PARTICIPANT????) OR PARTIE?)
        5675  SEND????
        7451  TRANSFER?
       18185  ACCESS????
        1186  AUTHORIZE????
           7  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
              (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
              AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
              TRANSFER?))

TOTAL: FILES 608,625,268 and ...
      791058  REVIEW????
      757518  CONTRACT??
      405153  DOCUMENT???????
     1845977  TEAM????
     2335687  GROUP????
      211725  PARTICIPANT????
      221244  PARTIE?
        3276  REVIEW????(15N)(CONTRACT?? OR
              DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
              PARTICIPANT????) OR PARTIE?)
      551415  ACCESS????
      121034  AUTHORIZE????
      949142  SEND????
      341266  TRANSFER?
  S1    150  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
              (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
              AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
              TRANSFER?))
```

? s pd>20000609

Processing
Processing
Processing

608: MCT Information Svc._1992-2010/Sep 29
Processing
        7929922 PD>20000609

625: American Banker Publications_1981-2008/Jun 26
        67450 PD>20000609

268: Banking Info Source_1981-2010/Sep W3
        267443 PD>20000609

626: Bond Buyer Full Text_1981-2008/Jul 07
        92853 PD>20000609

267: Finance & Banking Newsletters_2008/Sep 29
        78679 PD>20000609

TOTAL: FILES 608,625,268 and ...
      S2 8436347 PD>20000609

? s s1 and (alert? or trigger?)

608: MCT Information Svc._1992-2010/Sep 29
            61 S1
        115812 ALERT?
         97855 TRIGGER?
             5 S1 AND (ALERT? OR TRIGGER?)

625: American Banker Publications_1981-2008/Jun 26
             2 S1
          2788 ALERT?
          4304 TRIGGER?
             0 S1 AND (ALERT? OR TRIGGER?)

268: Banking Info Source_1981-2010/Sep W3
            72 S1
          5187 ALERT?
          6398 TRIGGER?
            29 S1 AND (ALERT? OR TRIGGER?)

626: Bond Buyer Full Text_1981-2008/Jul 07
             8 S1
           799 ALERT?
          3731 TRIGGER?
             1 S1 AND (ALERT? OR TRIGGER?)

267: Finance & Banking Newsletters_2008/Sep 29
             7 S1
          1516 ALERT?
          2702 TRIGGER?
             1 S1 AND (ALERT? OR TRIGGER?)

TOTAL: FILES 608,625,268 and ...
           150 S1
        126102 ALERT?

```
             114990  TRIGGER?
     S3          36  S1 AND (ALERT? OR TRIGGER?)
```

? s s1 and (financ? (25n) advisor?)

```
608: MCT Information Svc._1992-2010/Sep 29
               61  S1
          1361032  FINANC?
           150276  ADVISOR?
            17499  FINANC?(25N)ADVISOR?
                2  S1 AND (FINANC? (25N) ADVISOR?)


625: American Banker Publications_1981-2008/Jun 26
                2  S1
           173562  FINANC?
            13534  ADVISOR?
             5045  FINANC?(25N)ADVISOR?
                0  S1 AND (FINANC? (25N) ADVISOR?)


268: Banking Info Source_1981-2010/Sep W3
               72  S1
           271229  FINANC?
            19819  ADVISOR?
             5212  FINANC?(25N)ADVISOR?
               10  S1 AND (FINANC? (25N) ADVISOR?)


626: Bond Buyer Full Text_1981-2008/Jul 07
                8  S1
           179530  FINANC?
            19831  ADVISOR?
            11603  FINANC?(25N)ADVISOR?
                0  S1 AND (FINANC? (25N) ADVISOR?)


267: Finance & Banking Newsletters_2008/Sep 29
                7  S1
            77860  FINANC?
            17650  ADVISOR?
             6558  FINANC?(25N)ADVISOR?
                0  S1 AND (FINANC? (25N) ADVISOR?)

TOTAL: FILES 608,625,268 and ...
              150  S1
          2063213  FINANC?
           221110  ADVISOR?
            45917  FINANC?(25N)ADVISOR?
     S4         12  S1 AND (FINANC? (25N) ADVISOR?)
```

? s s1 and (financ? or credit?)

```
608: MCT Information Svc._1992-2010/Sep 29
               61  S1
          1361032  FINANC?
           597083  CREDIT?
               25  S1 AND (FINANC? OR CREDIT?)


625: American Banker Publications_1981-2008/Jun 26
```

```
                2  S1
           173562  FINANC?
            99756  CREDIT?
                1  S1 AND (FINANC? OR CREDIT?)


268: Banking Info Source_1981-2010/Sep W3
               72  S1
           271229  FINANC?
           179741  CREDIT?
               71  S1 AND (FINANC? OR CREDIT?)


626: Bond Buyer Full Text_1981-2008/Jul 07
                8  S1
           179530  FINANC?
            61058  CREDIT?
                8  S1 AND (FINANC? OR CREDIT?)


267: Finance & Banking Newsletters_2008/Sep 29
                7  S1
            77860  FINANC?
            45418  CREDIT?
                4  S1 AND (FINANC? OR CREDIT?)


TOTAL: FILES 608,625,268 and ...
              150  S1
          2063213  FINANC?
           983056  CREDIT?
     S5      109  S1 AND (FINANC? OR CREDIT?)
```

? s s1 and plan

```
608: MCT Information Svc._1992-2010/Sep 29
               61  S1
          1159466  PLAN
               20  S1 AND PLAN


625: American Banker Publications_1981-2008/Jun 26
                2  S1
            39182  PLAN
                1  S1 AND PLAN


268: Banking Info Source_1981-2010/Sep W3
               72  S1
            44718  PLAN
               34  S1 AND PLAN


626: Bond Buyer Full Text_1981-2008/Jul 07
                8  S1
            37524  PLAN
                2  S1 AND PLAN


267: Finance & Banking Newsletters_2008/Sep 29
                7  S1
            21888  PLAN
                3  S1 AND PLAN


TOTAL: FILES 608,625,268 and ...
              150  S1
          1302778  PLAN
```

```
S6        60  S1 AND PLAN
```

? s s1 and (financial (5n) plan)

```
608: MCT Information Svc._1992-2010/Sep 29
             61  S1
         826019  FINANCIAL
        1159466  PLAN
          13137  FINANCIAL(5N)PLAN
              0  S1 AND (FINANCIAL (5N) PLAN)


625: American Banker Publications_1981-2008/Jun 26
              2  S1
         144734  FINANCIAL
          39182  PLAN
           1511  FINANCIAL(5N)PLAN
              0  S1 AND (FINANCIAL (5N) PLAN)


268: Banking Info Source_1981-2010/Sep W3
             72  S1
         230028  FINANCIAL
          44718  PLAN
           1957  FINANCIAL(5N)PLAN
              1  S1 AND (FINANCIAL (5N) PLAN)


626: Bond Buyer Full Text_1981-2008/Jul 07
              8  S1
         104843  FINANCIAL
          37524  PLAN
           1894  FINANCIAL(5N)PLAN
              0  S1 AND (FINANCIAL (5N) PLAN)


267: Finance & Banking Newsletters_2008/Sep 29
              7  S1
          52283  FINANCIAL
          21888  PLAN
           1028  FINANCIAL(5N)PLAN
              0  S1 AND (FINANCIAL (5N) PLAN)

TOTAL: FILES 608,625,268 and ...
            150  S1
        1357907  FINANCIAL
        1302778  PLAN
          19527  FINANCIAL(5N)PLAN
    S7        1  S1 AND (FINANCIAL (5N) PLAN)
```

? s s1 and calendar

```
608: MCT Information Svc._1992-2010/Sep 29
             61  S1
          68284  CALENDAR
              1  S1 AND CALENDAR


625: American Banker Publications_1981-2008/Jun 26
              2  S1
           2987  CALENDAR
```

```
              0  S1 AND CALENDAR


268: Banking Info Source_1981-2010/Sep W3
             72  S1
           2569  CALENDAR
              9  S1 AND CALENDAR


626: Bond Buyer Full Text_1981-2008/Jul 07
              8  S1
          15139  CALENDAR
              0  S1 AND CALENDAR


267: Finance & Banking Newsletters_2008/Sep 29
              7  S1
           1935  CALENDAR
              0  S1 AND CALENDAR


TOTAL: FILES 608,625,268 and ...
            150  S1
          90914  CALENDAR
    S8       10  S1 AND CALENDAR
```

? s s1 and (previous (5n) update)


```
608: MCT Information Svc._1992-2010/Sep 29
             61  S1
         454833  PREVIOUS
          97919  UPDATE
            194  PREVIOUS(5N)UPDATE
              0  S1 AND (PREVIOUS (5N) UPDATE)


625: American Banker Publications_1981-2008/Jun 26
              2  S1
          15448  PREVIOUS
           3014  UPDATE
              2  PREVIOUS(5N)UPDATE
              0  S1 AND (PREVIOUS (5N) UPDATE)


268: Banking Info Source_1981-2010/Sep W3
          18471  PREVIOUS
           6522  UPDATE
             21  PREVIOUS(5N)UPDATE
             72  S1
              0  S1 AND (PREVIOUS (5N) UPDATE)


626: Bond Buyer Full Text_1981-2008/Jul 07
              8  S1
          25876  PREVIOUS
           2875  UPDATE
              7  PREVIOUS(5N)UPDATE
              0  S1 AND (PREVIOUS (5N) UPDATE)


267: Finance & Banking Newsletters_2008/Sep 29
              7  S1
          10735  PREVIOUS
           1880  UPDATE
              7  PREVIOUS(5N)UPDATE
              0  S1 AND (PREVIOUS (5N) UPDATE)
```

```
TOTAL: FILES 608,625,268 and ...
           150  S1
        525363  PREVIOUS
        112210  UPDATE
           231  PREVIOUS(5N)UPDATE
    S9       0  S1 AND (PREVIOUS (5N) UPDATE)
```

? s au=robb, paul

```
608: MCT Information Svc._1992-2010/Sep 29
           0  AU=ROBB, PAUL

625: American Banker Publications_1981-2008/Jun 26
           0  AU=ROBB, PAUL

268: Banking Info Source_1981-2010/Sep W3
           0  AU=ROBB, PAUL

626: Bond Buyer Full Text_1981-2008/Jul 07
>>>Prefix "AU" is undefined
           0  AU=ROBB, PAUL

267: Finance & Banking Newsletters_2008/Sep 29
           0  AU=ROBB, PAUL

TOTAL: FILES 608,625,268 and ...
    S10      0  AU=ROBB, PAUL
```

? s au=robb, p?

```
608: MCT Information Svc._1992-2010/Sep 29
           0  AU=ROBB, P?

625: American Banker Publications_1981-2008/Jun 26
           0  AU=ROBB, P?

268: Banking Info Source_1981-2010/Sep W3
           0  AU=ROBB, P?

626: Bond Buyer Full Text_1981-2008/Jul 07
>>>Prefix "AU" is undefined
           0  AU=ROBB, P?

267: Finance & Banking Newsletters_2008/Sep 29
           0  AU=ROBB, P?

TOTAL: FILES 608,625,268 and ...
    S11      0  AU=ROBB, P?
```

? s s1 not s2

```
608: MCT Information Svc._1992-2010/Sep 29
          61  S1
     7929922  S2
```

```
                7  S1 NOT S2


625: American Banker Publications_1981-2008/Jun 26
                2  S1
            67450  S2
                2  S1 NOT S2


268: Banking Info Source_1981-2010/Sep W3
               72  S1
           267443  S2
               34  S1 NOT S2


626: Bond Buyer Full Text_1981-2008/Jul 07
                8  S1
            92853  S2
                5  S1 NOT S2


267: Finance & Banking Newsletters_2008/Sep 29
                7  S1
            78679  S2
                3  S1 NOT S2


TOTAL: FILES 608,625,268 and ...
              150  S1
          8436347  S2
    S12        51  S1 NOT S2
```

? rd


```
>>>Duplicate detection is not supported for File 625.

>>>Duplicate detection is not supported for File 626.

>>>Records from unsupported files will be retained in the RD set.
    S13        48  RD  (unique items)
```

? S S9 NOT S2


```
608: MCT Information Svc._1992-2010/Sep 29
                0  S9
          7929922  S2
                0  S9 NOT S2


625: American Banker Publications_1981-2008/Jun 26
                0  S9
            67450  S2
                0  S9 NOT S2


268: Banking Info Source_1981-2010/Sep W3
                0  S9
           267443  S2
                0  S9 NOT S2


626: Bond Buyer Full Text_1981-2008/Jul 07
                0  S9
            92853  S2
```

```
                    0  S9 NOT S2

267: Finance & Banking Newsletters_2008/Sep 29
                    0  S9
              78679  S2
                    0  S9 NOT S2


TOTAL: FILES 608,625,268 and ...
                    0  S9
            8436347  S2
      S14           0  S9 NOT S2
```


? **RD**

>>>Duplicate detection is not supported for File 625.

>>>Duplicate detection is not supported for File 626.

>>>Records from unsupported files will be retained in the RD set.
```
      S15         0  RD  (unique items)
```


? **DS**


```
Set    File    Items    Description
       608       61
       625        2
       268       72
       626        8
       267        7
S1              150    ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (1-
                       5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?-
                       )) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TR-
                       ANSFER?))
       608  7929922
       625    67450
       268   267443
       626    92853
       267    78679
S2            8436347    PD>20000609
       608        5
       625        0
       268       29
       626        1
       267        1
S3               36    S1 AND (ALERT? OR TRIGGER?)
       608        2
       625        0
       268       10
       626        0
       267        0
S4               12    S1 AND (FINANC? (25N) ADVISOR?)
       608       25
       625        1
       268       71
       626        8
       267        4
```

```
S5                    109    S1 AND (FINANC? OR CREDIT?)
         608           20
         625            1
         268           34
         626            2
         267            3
S6                     60    S1 AND PLAN
         608            0
         625            0
         268            1
         626            0
         267            0
S7                      1    S1 AND (FINANCIAL (5N) PLAN)
         608            1
         625            0
         268            9
         626            0
         267            0
S8                     10    S1 AND CALENDAR
         608            0
         625            0
         268            0
         626            0
         267            0
S9                      0    S1 AND (PREVIOUS (5N) UPDATE)
         608            0
         625            0
         268            0
         626            0
         267            0
S10                     0    AU=ROBB, PAUL
         608            0
         625            0
         268            0
         626            0
         267            0
S11                     0    AU=ROBB, P?
         608            7
         625            2
         268           34
         626            5
         267            3
S12                    51    S1 NOT S2
         608            7
         625            2
         268           32
         626            5
         267            2
S13                    48    RD   (unique items)
         608            0
         625            0
         268            0
         626            0
         267            0
S14                     0    S9 NOT S2
         608            0
         625            0
         268            0
         626            0
         267            0
S15                     0    RD   (unique items)
```

? T S13/6,K/ALL

13/6,K/1 (Item 1 from file: 608)
DIALOG(R)File 608: MCT Information Svc.

06748582 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Kansas City, Mo., Blue Cross to Change Rules for Medical-Necessity Cases

February 10, 2000
Word Count: 559

Lead Paragraph:

Text:

```
...be bound by their decision, and we're willing to make that a matter of
contract."
     Frank DiTirro, a physician and Blue Cross' chief medical officer, said
Blue Cross already contracted with a California-based physician
peer-review group that rules on appeals involving Blue Cross
medical necessity disputes. This procedure will continue under the
contract amendment, DiTirro said.
     The medical necessity provision will be included in a contract
amendment that Blue Cross will send to its 3,200 contracted
physicians later this month. Other provisions include limiting Blue Cross
access to physician financial records.
     Blue Cross also announced the formation of a medical advisory
committee...

...Blue Cross contract, said he remained concerned that if Blue Cross
chooses and pays the group that decides medical necessity disputes,
"it could potentially affect the decision."
     Hellman said he would rather have the outside review
group chosen by a medical society or state insurance commissioner.
     In an unusual show of protest, at least 1,000 area physicians late
last year declined to sign or delayed signing contracts with Blue
Cross.
     Blue Cross responded in December by sending contract amendments
to all physicians in its health plan networks.
     In January, Blue Cross sent...
```

13/6,K/2 (Item 2 from file: 608)
DIALOG(R)File 608: MCT Information Svc.

06745062 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
The Orlando Sentinel, Fla., Idea Bank Column

January 31, 2000
Word Count: 378

Lead Paragraph:

Text:

```
...baseline for measuring progress.
     Improve customer service levels and reduce demands on experts by
improving access to information.
     Eliminate roadblocks to the flow of information and service.
     Transfer accumulated knowledge more efficiently.
     Virtually every function and activity within an organization can be
the...

...information can also be collected by observing work in progress;
monitoring communications between individuals and groups;
reviewing logs, documents, and file transfers; and
soliciting commentary from external observers.
     One source for seminars and software in this field...
```

13/6,K/3 (Item 3 from file: 608)
DIALOG(R)File 608: MCT Information Svc.

06740992 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Richmond Times-Dispatch, Va., Trade Names Column

January 17, 2000
Word Count: 1228

Lead Paragraph:

Text:

```
...appropriate payer electronically. Payers include Medicare, Medicaid and
HMOs. The payer cuts a check and sends the payment to the provider,
the HEALTHeCLAIM client, and the client pays a fee to...

...a key. The billing center will no longer need to key in the information
before sending it to the payer.
     Compliance will also be enhanced because all of the information
required...

...facilities that need accounts 60 days or older cleaned up.
     Neel likens this service to sending in a SWAT team.
HEALTHeCLAIM analysts review the documents supporting the
accounts receivable, identify and help obtain missing information, validate
the charges, and pursue...apart from other billing companies. He finds it
particularly attractive that Inova will have online access to
information on its own home-health and long-term care patients. For
example, the...
```

13/6,K/4 (Item 4 from file: 608)
DIALOG(R)File 608: MCT Information Svc.
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06734407 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Former Owner of Denver Broncos Sues Current Owner, Alleges Broken Deal

December 28, 1999
Word Count: 852

Lead Paragraph: Dec. 28--Denver Broncos' owner Patrick Bowlen has sold or
transferred part or all his ownership in the team without giving former
owner Edgar F. Kaiser...

Text:

```
...Anne Colden, The Denver Post
    Dec. 28--Denver Broncos' owner Patrick Bowlen has sold or
transferred part or all his ownership in the team without giving
former owner Edgar F. Kaiser...

...Under that agreement, Kaiser was to be notified if Bowlen ever decided
to sell or transfer part or all his ownership, and Kaiser was to be
given the chance to buy...

...was "obligated to give Kaiser prompt notice of any election or intention
to sell or transfer" any interests in the team.
    According to the complaint, Kaiser has reason to believe that Bowlen
has made transfers in ownership, "all of which are subject to
Kaiser's right of first refusal."
    The...

...members or to companies.
    In addition to Bowlen, the complaint names as defendants purchasers
and transferees of the Denver Broncos after June 1, 1984, as "John
Does and John Doe corporations...

...complaint says, Bowlen told Kaiser that interests in the partnership and
the Broncos had been transferred to "members of the Bowlen family."
    Kaiser's Canadian lawyers were notified in August that...

...or a portion of the interests in the partnership and the Denver Broncos
had been transferred to a Canadian trust," the complaint states.
    According to a letter written by Kaiser to...

...involving the Broncos."
    Kaiser said in the letter that his lawyers had repeatedly asked to "
review documents that record the ownership history of the
Broncos since you bought the team," and despite waiting for months,
they haven't been provided. "Therefore, without having access to the
documents, we will have no option but to proceed by reluctantly
instigating legal proceedings," Kaiser wrote...
```

```
...Northwest," the article quoted him as saying.
     In the lawsuit, Kaiser seeks to undo any transfers of the
interests in the Broncos; money damages to be proven at trial "measured by
...
```

13/6,K/5 (Item 5 from file: 608)
DIALOG(R)File 608: MCT Information Svc.
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06647536 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Denver Business Helps Patients Work through HMO Appeals Processes

March 14, 1999
Word Count: 1716

Lead Paragraph:

Text:

```
...the only way to find relief from their condition, and they didn't have
easy access to any public pool, so they wanted to know if we would
help them try...we're going to take ourselves out of it, and we'll have an
independent group do this."
Sloans Lake contracted with University Physicians Inc., the
physicians' association based at the University of Colorado Health Sciences
Center, and Colorado Foundation for Medical Care, which specializes in
reviewing medical billing, to provide the external review service as
of March 1.
If a member wants even more separation between the plan and the reviewer,
Sloans Lake will send the file to an out-of-state company.
"An out-of-state reviewer couldn't...

...Maybe we need to do some more work here, and we should go ahead and
authorize it as the result of additional information being
provided.'"
Frey says it's not her...
```

13/6,K/6 (Item 6 from file: 608)
DIALOG(R)File 608: MCT Information Svc.
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06636287 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
State-Run Mental Health Program for Colorado Youth Is Put on Probation

February 13, 1999
Word Count: 1023

Lead Paragraph:

Text:

```
...health and safety of the youths, programming and treatment, and
availability of staff.
The licensing team detailed the problems:
-- Critical incident reports were not all documented and available
to the team conducting last week's review, and have not
routinely been provided to state licensing authorities, even though
incidents are reported...

...of that. In addition, two other staffers did not resubmit fingerprints
to the CBI after transferring from a CMHIP position to a Sierra
Vista job. This is a licensing requirement.
-- There...

...inspections records not being posted and flammable aerosol disinfectants
not being properly stored to prevent access by youths.
Eisnach said the probationary license calls for Sierra Vista to come into
full compliance with licensing and contract standards within 30
days.
Monitoring by the same review team which found the
difficulties will continue weekly for the next 45 days, then every other...
```

13/6,K/7 (Item 7 from file: 608)
DIALOG(R)File 608: MCT Information Svc.
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00111981   **Story Number:** 5356 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
MAJOR SOFTWARE MAKERS STRATEGIZING TO DEVELOP "GROUPWARE" TECHNOLOGY

August 16, 1992
Word Count: 1380

Lead Paragraph:

Text:

```
...the public's attention. And they promise to
transform the ways companies conduct meetings, get access to
information and organize their businesses. At the same time, they
also could transform the...
...say groupware will lead to the "democratization" of
business, in that people will have greater access to information and
to each other. And with meeting software and with information-sharing
software...

...most groupware
systems, e-mail lets groups of computers users connected together
share information and send messages back and forth. Sophisticated
groupware programs are starting to combine e-mail with other
```

functions, like **accessing** company data bases.
        - Group scheduling. Tired of playing phone tag with colleagues
just to schedule...

...looking at information. At Price
Waterhouse, 13,000 Notes users around the world have easy **access** to
company and client information that resides in file servers
throughout the firm.
        - Work flow...

...added or deleted, often culled automatically from
company data bases stored in large computer systems.
        - **Group** writing. Programs like Mainstay's Markup have been on
the
market for several years, allowing several users connected together
to edit and **review** the same **document**.
        - Electronic conferencing. Marriott Corp., in Bethesda, Md., is
among a pioneering collection of corporations installing...

13/6,K/8 (Item 1 from file: 625)
DIALOG(R)File 625: American Banker Publications
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0200050
Advisory Tasks

June 2, 1997

Text:

...75.
    3. Determined that it would not revisit the guidance in Chapter
22 regarding which **contracts** must be accounted for as deposits, and
requested the resource **group** to **review** and comment on the
AICPA
discussion draft on deposit accounting.
    4. Requested the resource **group** revisit the proposed amended
interrogatory 13 regarding loss limiting provisions in quota share
reinsurance **contracts**.
    5. Directed NAIC staff to report to study **group** and resource
group members on the 1996 annual statement responses to
interrogatory
14.
    6. **Authorized** the chairman of the study group to write a letter
conveying the restatement of the...

...current year") and to determine whether the note should
make explicit reference to loss portfolio **transfers**.

Company Names (DIALOG Generated):
Authorized ; Casualty Actuarial Task Force ; Property & Casualty
Reinsurance Study Group ; Reinsurance Markets Association ; Special Issues
Committee

13/6,K/9 (Item 2 from file: 625)
DIALOG(R)File 625: American Banker Publications

0160960
* Fed Liberalizes Rules Governing Wire Transfers by Third Parties

August 10, 1995
* Fed Liberalizes Rules Governing Wire Transfers by Third Parties

Text:

The Federal Reserve Board on Wednesday eased its Fed
Wire **transfer** rules to free banks from approving each transaction
carried
out by a third party.
    The...

...daily limits for all
transactions conducted by third parties. That's how banks currently handle
transfers processed through companies they own.
    For example, a bank could set a $10 million daily...

...policy review.
    Also on Wednesday, the Fed expanded the Fed Wire closing time for
securities **transfers**. All **transfers** must be sent by 3:15
p.m., 45 minutes
later than now required. Bankers then would have until 3:30 p.m. to return
transfers sent by mistake.
    Finally on Wednesday, the Fed proposed new safeguards for the automated
clearing...

...restrictions on third-party providers during
the early 1980s, aimed at limiting the provider's **access** to the
bank's Fed
account. Regulators feared a third-party would wipe out the...

...which
is used to settle Fed Wire transactions.
    Also included in its final Fed Wire **transfer** regulation, the Fed
said
it will no longer prevent a bank's top Fed Wire...

...banks.
    The central bank also killed a requirement that each institution's board
of directors **review** every agreement with private third
parties. Instead,
the board must retain broad oversight of the **contracts**.
    To buy some time, the Fed ordered banks to table any plans to move their
...

13/6,K/10 (Item 1 from file: 268)
DIALOG(R)File 268: Banking Info Source

00385909   54846599 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Share the load

Jun 2000
Word Count: 2,456
ARTICLE REFERENCE NUMBER:

```
...98 percent loaned out. "We're pushing the seams ... [but] I don't want
to send a message to my members that I'm not going to keep doing
loans," Thelen...can be participations? What types of reports will you
present to your board?
    Paragon Financial Group has sample documents, which its
clients can use as models. Others might opt to draft their own. Whatever
the source, it's wise to have your attorney review the
documents.
    THE BIG PICTURE
    As Myers sees it, the advantages of loan participations extend far
beyond...later proves to be fraudulent?
    Dianne Molvig is a free-lance business writer who owns Access
In formation Service, a Madison, Wis., research and writing company.
```

13/6,K/11 (Item 2 from file: 268)
DIALOG(R)File 268: Banking Info Source

00383835   53596045 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Recruiting & serving SEGs

May 2000
Word Count: 3,264
ARTICLE REFERENCE NUMBER:

```
...Four of five Northwest Federal branches are located in secured
government facilities with no public access, so Paulus must careful
ly recruit SEGs in close proximity to the credit union's Herndon, Va.,
branch. It's the only one that currently allows public access.
    "Even though we offer many remote services, prospective SEGs still
want to know where our...

...But that changed with the 1998 passage of H.R. 1151-the Credit Union
Membership Access Act.
    The National Credit Union Administration's (NCUA) revised Chartering
and Field of Membership Manual...of inclusion from the sponsor group to
submit to NCUA or your state regulator. Before sending the
application with its appropriate documentation to the regulator, meet with
the credit union's...

...a 25-mile test.
    Application delays for community charter conversions. Credit unions
```

report delays in **reviewing** their applications and repeated requests
for additional **documentation** along with the expense of providing
that information.
      Specifically, Mica asked NCUA to **review** its SEG addition
process to determine why delays have occurred, whether regions are handling
group additions consistently, and whether applications for
groups of fewer than 3,000 are being handled in a more streamlined
manner than larger...

...and Field of Membership Manual for Federal Credit Unions during an
upcoming board meeting.
      members **access** to convenient services while generating shared
interchange or surcharge income for the credit union.
      Consider or of fice, how **transferable** are your present services
and at what cost? "It's no longer as easy as...
...them to pick their source of communication and document each discussion
and request. We also **send** out an annual survey to SEGs to find out
what events their employees might be...

...bottom line.
      "What often happens is that a credit union brings a SEG on board,
sends a representative out to an orientation session; and ends up
with a lot of members...

13/6,K/12 (Item 3 from file: 268)
DIALOG(R)File 268: Banking Info Source

00383794   53574415 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Open about privacy

May 2000
Word Count: 595
ARTICLE REFERENCE NUMBER:

...we have always done well.
      Nevertheless, ICBA staff has just come off a grueling spring,
sending highly technical and detailed comment letters to regulators
dealing with consumer privacy directives embedded in...

...banks collect. I explained that we carefully select reputable
outsourcers and third-party partners. We **review** and strictly limit
the customer information that may be shared. We require-via written
contract-that any third **parties** with whom we work must
maintain the confidentiality of the information. I also explained that we
limit the number of employees who have **access** to private financial
information. And I reiterated the fact that many community banks do not...

13/6,K/13 (Item 4 from file: 268)
DIALOG(R)File 268: Banking Info Source

00377895   47287277 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
The perils of privacy

Dec 1999
Word Count: 1,971
ARTICLE REFERENCE NUMBER:

Abstract:

...against US Bancorp for alleged violations of the Fair Credit Reporting
Act, the Electronic Fund **Transfer** Act, Regulation E, National
Automated Clearing House Association's Operating Rules, Minnesota's
Prevention of...

...U.S. Bancorp for alleged violations of the Fair Credit Reporting Act,
the Electronic Fund **Transfer** Act, Regulation E, National Automated
Clearing House Association's ("NACHA") Operating Rules, Minnesota's
Prevention...

...The plaintiffs are suing the banks for invasion of privacy, violations
of the Electronic Fund **Transfer** Act, and California's Business and
Professions Code, which prohibits unfair and illegal practices and...

...of such agreements;
    4. The bank's standards and procedures for deciding with which third
parties it will share customer information, what information will be
provided and what terms and conditions are imposed on the use of such
information, and the bank's policies and other **documentation**
reflecting the bank's criteria and procedures for **review** and
approval of such agreements with third **parties**;
    5. The types of customer information transmitted to third
parties, the source of such information, the manner of providing
such information to the third parties...

...party;
    8. The types of products or services sold to bank customers by such
third **parties** and copies of all telemarketing scripts and direct
mail solicitations used by such third **parties**;
    9. All **documents** reflecting the bank's authority to
review and/or approve telemarketing scripts and direct mail
solicitations of third party entities, and the bank's standards and
procedures for **reviewing** such scripts and solicitations;
    written- material furnished -to consumers 10. All once they agree to
...

...Accordingly, the agreements that provide for such sharing should give
the bank the right to **access** such information, and to monitor the
third party's activities in whatever manner the bank...

...the compliance of any third party partners with all applicable
requirements of the Electronic Funds **Transfer** Act and NACHA rules.
Many non-bank entities are unaware of the technical requirements imposed...
author has extensive experience in banking issues relating to money
laundering, privacy, and electronic funds **transfer**, and has worked
closely with ABA on several committees and task forces.

13/6,K/14 (Item 5 from file: 268)
DIALOG(R)File 268: Banking Info Source

00375522   45150049 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
"Know your customer" lives on: Guidelines for compliance

Sep/Oct 1999
Word Count: 7,043
ARTICLE REFERENCE NUMBER:

...are three basic types of federal money laundering crimes: financial
transaction money laundering; money laundering **transfer** or
transportation; and financial institution money laundering.
    Financial Transaction Money Laundering Crime'
    Persons or entities...

...whichever is greater, or imprisonment of not more than 20 years, or
both.
    Money Laundering **Transfer** or Transportation Crime3
    Persons or entities are guilty of a money laundering **transfer**
or transportation crime if they transport, transmit, or **transfer**, or
attempt to transport, transmit, or **transfer** a monetary instrument or
funds from a place in the United States to or through...

...activity;" or
    (b) knowledge the monetary instrument or funds involved in the
transportation, transmission, or **transfer** represent the proceeds of
some form of unlawful activity and knowledge that such transportation,
transmission, or **transfer** was designed, in whole or in part, to
conceal or disguise the nature, location, source...

...also permitted under this statute. A person may be found guilty of a
money laundering **transfer** or transportation crime if it can be
established that (1) a law enforcement officer represented that the
transportation, transmission, or **transfer** involved the proceeds of
some form of unlawful activity and that it was designed to...

...twice the value of the monetary instrument or funds involved in the
transportation, transmission, or **transfer**, whichever is greater, or
imprisonment for not more that 20 years, or both.
    Financial Institution...
...if:
    (a) he or she knowingly engages or tries to engage in a deposit,
withdrawal, **transfer**, or exchange of funds or a monetary instrument
by, through, or to a financial institution...

...derived from "specified unlawful activity."
    This statute may be used to convict a bank that **transfers** or
takes transactions involving an aggregated amount of more than $10,000 over
any period of time, where the bank "knew" or "should have known" that the
funds, **transfers**, or monetary instruments involved in the
transactions were derived from a criminal offense.
    Anyone convicted...fourth category is defined to include the
following:
    Any transaction (which ... means a deposit; withdrawal;
transfer between accounts; exchange of currency; loan; extension of
credit; purchase or sale of any stock, bond, certificate of deposit, or
other monetary instrument or investment security; or any other payment,

transfer, or delivery) by, at, or through the financial institution
and involving or aggregating $5,000...customers.
       Obtain evidence of identity from customers seeking to conduct
significant business transactions, including wire **transfers**.
        Be aware of any unusual transactions relative to the customer's known
business.
       When opening...the information that must be obtained when individuals
or entities act on behalf of third **parties**, the actions that will be
expected to verify such information, and how verification will be
documented.
       Identify **Documentation** Required on All Types of Accounts
       Most banks have procedures describing the **documentation**
required to open accounts or to perform certain transactions. These
procedures should be **reviewed** and, if necessary, enhanced so that
all employees can easily determine exactly what **documentation** the
bank requires in every circumstance. The required **documentation**
should be **reviewed** to make sure it captures appropriate information
in accordance with the bank's ability and...

...minimal flexibility, such as a mechanism for authorizing limited
exceptions where appropriate. However, any employees **authorized** to
allow such exceptions must understand the importance of complying with the
money laundering and...and products, bank operations, fair lending, Year
2000, Community Reinvestment Act, investment products, electronic fund
transfers, cyberbanking, advertising, interstate banking, escheat of
unclaimed property, risk management, contract review, compliance, and
outsourcing...

13/6,K/15 (Item 6 from file: 268)
DIALOG(R)File 268: Banking Info Source

00373813 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
The forced evolution of mortgage production

Oct 1999
Word Count: 05060
ARTICLE REFERENCE NUMBER:

...as temporary market irrationality, let's look more closely at the
message the marketplace is **sending** to the industry-because it is
significant. To ignore this message may doom us to...

...Internet mortgage origination is not an entirely self-service delivery
system. It must provide real **access** to real representatives who can
help customers complete applications or simply answer questions for them...
...consumer awareness of competitive products and prices. The Internet will
pair that awareness with easy **access** to a wide variety of
information on qualification and financing options.
       Given the vastness of...fundamentally antithetical to the consumer
expectations set up when you provide online application-taking and
access to immediate online underwriting. The operation must be
organized to take customers to the point...

...has dried up.
       When combined with the escalating cost of advertising on the Internet,

the **access** to capital of the lead Internet lenders doing IPOs is
critical to the entry strategies...but will naturally gravitate to them
because of top-of-mind awareness and ease of **access**. As the use of
mass media by the largest Internet lenders speeds up, it will...order to
request, receive and approve an appraisal); and
     * Automated remote delivery of the closing **documents,** with
closing **document** preparation being reduced to the point that the
processing **team** merely **reviews** online the few pieces of
additional closing data that must be added, and clicks on...

13/6,K/16 (Item 7 from file: 268)
DIALOG(R)File 268: Banking Info Source
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00372459 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Checking the compliance files

Sep 1999
Word Count: 01294
ARTICLE REFERENCE NUMBER:

...insurance programs, covering such areas as due diligence, training,
supervision and complaints handling. He recommends **sending** the board
a series of regular reports covering a variety of results and statistics
(see...

...include data ranging from annual income and net worth to risk tolerance,
premium sources and **access** to additional funding. In addition, a
suitability review would encompass product appropriateness (a very large...
insurance affiliate hasn't been a big issue-yet. PNC's Terwilleger suggests
that institutions **review contracts** with third **parties,**
analyzing them with an eye toward determining what data they actually need.
Given the current...

13/6,K/17 (Item 8 from file: 268)
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00371388 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Comply with on-line service regs

Sep 1999
Word Count: 00615
ARTICLE REFERENCE NUMBER:

...in Portland, Ore.
    All regulations credit unions must adhere to governing lending,
savings, electronic funds **transfer,** new accounts, and so forth apply
to online operations as well. But it's important...

...to identify members (personal identification number), summary of members' liability, and how to address unauthorized **access**.
 Establish a backup system and test it.
 Establish Web site policies and procedures.
 If members must submit a signed authorization for each payee included in bill paying or funds **transfer**, establish measures to verify each payee.
 Establish reconciling procedures to cover all types of electronic...

...reference materials regarding system security, control, and liability.
 Make sure agreements with vendors: 1) address **access**, ownership, and control of member information and other data; 2) provide assurances for continuation of...

...vendors; 4) address responsibility for security and indemnity and provisions for failure due to third **parties**; 5) allow for timely update of content and capabilities; 6) allow the credit union to **review** independent annual audits and other reports; and 7) address reasonable security precautions by the service provider.
 Determine whether expiration dates for interrelated service **contracts** coincide.
 Establish requirements for due diligence **reviews** of third-party providers.
 Take steps to protect against violations of licensing agreements in distributing...

13/6,K/18 (Item 9 from file: 268)
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00364182 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Comptroller's report of operations--1998

Mar 1999
Word Count: 30230
ARTICLE REFERENCE NUMBER:

...The special assistant to the CIO has responsibility for the Policy, Planning and Quality Assurance **team**, administrative matters, and budget.
 The staff's key roles include providing support for the Investment **Review** Board; coordination of the ITS home page; ITS **contract** coordination; IT budget planning; strategic planning; security; and development of policies, procedures and programs that...exam process.
 Information Services made new technologies to the OCC for more effective and efficient **access** and reporting of data. The first Data Mart of the Enterprise Data Warehouse was completed and implemented. The division also addresses the continuing need for more efficient OCC network **access** by designing and implementing a Webbased electronic mail system and new dial-up manager for...

...During 1998, Network Services instituted new processes that ensure OCC employees have timely and reliable **access** to OCC's information technology systems and automated data sources. In order to accomplish this ...

...was developed and distributed, and high-speed modem pools were installed
to facilitate dial-in **access** and reduce connection drops by 30
percent.

    Executive Committee

    As of December 31, 1998, the...national banking system, the OCC's
supervisory activities, and related issues; ensuring fair and easy
access to the agency's public information; coordinating internal
communications; and managing news media relations for...to HUD in the first
few months of the year, prior to this function being **transferred** to
the Office of the Ombudsman.

    In order to increase the uniformity of fair lending...2000
preparedness. Over 500 examiners received specialized training to ensure
adequate knowledge and skills to **access** banks' testing activities,
and over 4,437 year-2000 examinations were conducted. To ensure the...Law
Division provided a precedent-setting opinion when it advised a national
bank that funds **transfer** agent agreements (FTAAs) may be considered
as community development services under the Community Reinvestment Act...

...cases, the CDC will act as a financial intermediary, buying and
reselling certain types of **transferable** state tax credits. This
letter was precedential for two reasons. First, it discussed, for the...

...Matters

    In 1998, CCL also played an active role on the OCC's National Fair
Access Committee, and in the development of the publication, A Guide
to Tribal Ownership of a...chief counsel in matters affecting the interplay
of state insurance regulation and permissible insurance activities
authorized for national banks. These matters include the development
of a model complaintsharing agreement between the...banks to produce OCC
documents.

    Responded to numerous requests under 12 CFR part 4 for **access**
to OCC documents and/or testimony of OCC officials.

    Personnel/Administrative Litigation

    During 1998, the...

...bank compliance with federal securities laws applicable to bank
municipal and government securities dealers, bank **transfer** agents,
and other bank securities activities. The division is the OCC's liaison to
federal...application. The initial effort focused on expedited branch
application filings. The revisions developed by the **team** resulted in
a shortened form to be used to **review, document,** and approve
the transaction. This format was devised considering an evaluation of risk
involved, processing...previously relocated from Texas to New Mexico,
retaining its Texas branches. The resulting bank is **authorized** to
retain and operate the branches of both merging banks under 12 USC 36(d)
and 1831u(d). [Corporate Decision No. 98-07, dated January 15, 1998] The
OCC **authorized** a national bank located in California to purchase a
New York City branch of a...

...banks undergoing interstate mergers to carry on their fiduciary
activities. The resulting bank is also **authorized** to exercise
fiduciary powers in Missouri under 12 USC 92a, 36(f)(2), and 215a...

...certification authority to enable subscribers to generate digital
signatures that verify the identity of a **sender** of an electronic
message. The certification process will also enable subscribers to be
certain ...loans made by the bank or its lending affiliates. The services
described are either expressly **authorized** or considered to be part
of or incidental to the business of banking as they...finds that such site
leasing is incidental to permissible personal property leasing and is
therefore **authorized** by the OCC's regulations at 12 CFR part 23.
This decision provides a further...Secretary of Welfare, to attempt to

develop a mechanism to tie Pennsylvania's electronic benefit
transfer program accounts to the bank's checking and savings
accounts. [Corporate Decision No. 98-21...in New Mexico and have branches
in Colorado. The transactions to complete the consolidation are
authorized under 12 USC 215a-1 and 1831u, and comply with the
provisions of the Oakar...

...requires that parties who wish to acquire control of a national bank
through purchase, assignment, **transfer** or pledge, or other
disposition of voting stock notify the OCC in writing 60 days...a community
development focus operate with and maintain an ongoing community
development focus and are **authorized** to have other national banks
provide them equity financing under the provisions of the Community...

...Corporation, community development projects, and other public welfare
investments (12 CFR 24).) The CDD also **authorized** two existing
national banks to convert their mission to one with a community development
focus...

...tax credit developers to act as a financial intermediary; buying and
reselling certain types of **transferable** state tax credits; and
acting as advisor providing financial, transactions, and tax planning
advice to...
...the OCC Internet. The Web site enables bankers, examiners, community
development partners, and others to **access** all of the OCC's
community and economic development initiatives. The Web site also provides
...develops and analyzes information on and assesses risk in international
lending, including the evaluation of **transfer** risk associated with
exposures to countries experiencing difficulty servicing their external
debt. Through IB&F...similar forums.
    In 1998, the Community Relations Division:
    Organized a special "Comptroller's Forum" on **access** to
financial services and community development finance for outgoing
Comptroller Eugene Ludwig and incoming Acting...

...Department regarding the Large Bank CRA Examination project;
    Was represented on the OCC's Financial **Access** Steering
Committee;
    Provided assistance and information for the Acting Comptroller's
keynote addresses at three...

...national and regional civil rights and minority-based organizations,
particularly those that are concerned with **access** to financial
services. The division is responsible for the OCC's outreach to this sector
...

...of the NAACP, MUA coordinated and organized a training program with the
NAACP on fair **access** to credit and the Community Reinvestment Act
(CRA) for NAACP affiliates across the country. The...

...OCC's exhibit booths demonstrated an interest in OCC's employment
opportunities and information on **access** to financial services, CRA,
and fair lending issues.
    During the first quarter 1998, MUA hosted...

...suggestions for the OCC's efforts to promote continued progress in
community development finance and **access** to financial services
within the national banking system.
    Public Affairs Department
    The deputy comptroller for...

...and maintains the agency's Internet presence (http://www.occ.treas.gov),

which offers quick **access** to agency materials.
    Uses appropriate technological means to improve and maintain internal
and external communication...

...of Information and Privacy acts.
    Operates and oversees the Public Information Room, which offers easy
access to the agency's public documents.
    Certifies copies of bank corporate documents.
    The Communications Division's 1998 accomplishments reflect a
continued emphasis on public **access** to information. The Public
Information Room offers the public quick **access** to agency documents,
including press releases, issuances, CRA evaluations, comment letters on
proposed regulations, securities...

...of the needs and demands of its target audience. The site gives the
public quick **access** to a wide range of OCC documents. The site
continues to provide **access** to actual CRA evaluations as well as a
searchable database of the CRA ratings; a...policies and procedures
throughout BSOP.
    In 1998, the division initiated a long-term total compensation
review. The purpose of this **review** is to ensure that our
compensation program aligns with the OCC's strategy, direction, and pay
philosophy. We **contracted** with the Hay **Group**, a highly
regarded human resources consulting organization, to conduct the study.
    We began work on...and assisted in establishing the Hispanic Employees
Working Group. Through these affinity groups, employees requested
access to mentoring relationships, and Organizational Effectiveness
has partnered with Continuing Education to develop a structured...

...went on-line in 1998 and included a variety of automatic features to
provide quick **access** to its contents. Automated service request
forms assisted online users through the request process for...

13/6,K/19 (Item 10 from file: 268)
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00358275 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Speeches and congressional testimony

Dec 1998
Word Count: 52391
ARTICLE REFERENCE NUMBER:

...against discrimination in the small business market. As such, we believe
this change would improve **access** to credit. It is not too late for
you to express your views to the...

...hundreds of national bankers, minority small business owners, and local
business development officials to discuss **access** to credit and
financial services for minority-owned small businesses. I have continued
these meetings...
...fit their customers' distinctive needs-more flexible loan products like
small business lines of credit **accessed** by check drafts or loans
that are principally underwritten on a cash-flow basis with...risks while
providing both loans and equity capital to businesses that have generally

had limited **access** to the financial mainstream.

Now, of course, a positive attitude cannot be a one-way...did not contribute significantly to maintaining the safety and soundness of national banks, facilitate equitable **access** to banking services for all consumers, or accomplish the OCC's other statutory responsibilities. Following...the first two provisions of the alternative section 102 in the draft bill, which (1) **authorize** 24 **transfers** per month from any interest-bearing account to another account of the owner in the... internal analysis of examiners. Second, these sections will buttress existing, uniform procedures for handling and **accessing** supervisory information by requiring thirdparty litigants to seek supervisory information directly from the supervisory agencies...

...that their privileges will be waived if they voluntarily permit the supervisory agencies to have **access** to privileged information that can be valuable to an examiner's assessment of safety and soundness. These sections favorably resolve many of the unsettled issues regarding the handling of **access** to supervisory information, while preserving a process, including judicial review, by which third parties may seek **access** to supervisory information. Community and Consumer-Related Provisions (Sections 310 and 402) Elimination of certain...alternatives. The first alternative, removes these prohibitions. The second alternative: (1) effective as of amendment, **authorizes** depository institutions to permit the owner of any interest-bearing deposit or account to make up to 24 **transfers** per month to another account of the owner in the same institution, (2) permits depository...in SAIF in excess of the designated reserve ratio of 1.25 percent to be **transferred** to the SAIF Special Reserve, SAIF would never reach the 1.35 percent reserve ratio required for the FICO **transfer**. Therefore, savings associations would not receive any refunds for their FICO payments under this amendment...Summary: Currently, section 5(c)(3)(A) of HOLA (12 USC 1464(c)(3)(A)) **authorizes** a Federal savings association to invest in real estate (or loans secured by real estate...

...language referring to the Community Development Block Grant program with the same language that currently **authorizes** community development investments by national banks and State member banks. This section also replaces the...not a savings bank or a savings bank holding company, unless the activity is otherwise **authorized** under the BHC Act. OCC Comment: The OCC does not object to the repeal of...regulatory or supervisory authority.

However, the privilege created by section 45 does not prevent duly **authorized** committees of the United States Congress or the Comptroller General of the United States from obtaining **access** to this information. In addition, the Federal banking agencies may waive this privilege, in whole or in part, at their discretion, and may **authorize access** to confidential supervisory information for any appropriate governmental, law enforcement, or public purpose in accordance...

...also provides definitions for "confidential supervisory information," "supervisory process," and "financial institution" Finally, this section **authorizes** each Federal banking agency, after consultation with the other Federal banking agencies and the National...

...examination privilege. Second, the proposed legislation will enforce existing, nationwide uniform procedures for handling and **accessing** supervisory information, requiring third party litigants to seek supervisory information directly from the Agencies and...

...concerns that their privileges will be waived if they voluntarily permit the Agencies to have **access** to privileged information that is

otherwise valuable to an examiner's assessment of safety and...

...The proposed legislation favorably resolves many of the unsettled issues
regarding the handling of and **access** to supervisory information,
while preserving a process, including judicial review, by which third
parties may seek **access** to supervisory information in appropriate
circumstances.

Sec. 502. Amendment to Federal Credit Union Act Summary...in making
information available to the public. For example, the community group
representatives want better **access** to all of the materials that
accompany regulations, such as examiner guidance and interpretive letters
simply do not have enough time to read all the paper the OCC **sends**
them. The format of our regulations makes them difficult for examiners to
use; they would...they are required to provide too much information to
regulators. They complain that the OCC **sends** them much more paper
than they have time to read. This is a problem particularly...groups,
discussions about the clarity of the OCC's rules tended to expand to
include **access** to the information that the OCC maintains. Many
participants liked the fact that the OCC...

...the Internet. Community group representatives stressed that they cannot
evaluate how the OCC regulates without **access** to the materials that
accompany or interpret regulations. These representatives urged the OCC to
provide better **access** to all the guidance materials that the OCC
uses in its supervision. They suggested that...

...groups were optimistic that the OCC's Internet would be helpful in
giving them better **access** not only to regulations but also to
preambles and interpretive letters. The consensus among all...
...electronically in searchable form. Examiners did point out that they
continue to have problems with **access** even with increased use of
electronic communication because they may not have Internet **access**
at the banks they examine. Participants in some groups also talked about
the effectiveness of...has had longstanding experience in handling and
safeguarding sensitive customer information and protecting consumer
privacy. **Access** to and use of financial information is the lifeblood
of the financial services industry—ensuring...

...in a more expedient and efficient manner. Use of on-line computer
software facilitates the **transfer** of information almost instantly.
Proposed bank mega-mergers and the emergence of financial services
conglomerates...

...institutions is to use this wealth of customer information responsibly,
to safeguard it against improper **access**, and to build consumer
confidence in the knowledge that both are occurring. Shortly after I...

...electronically transmitted. In addition, the OCC routinely examines
banks for internal controls to ensure that **access** to customer data
is limited to bank employees who need the data to properly perform...
closely guarded by consumers. Two growing and alarming practices that are
thriving on this ready **access** to consumer information have come to
be known in the public arena as account information...counterpart, H.R.
4151. These bills make it a crime to knowingly and unlawfully possess,
transfer, or use a means of identification of another person with
the intent to commit or...

...is to be used beyond the purpose for which the information was provided;
(3) consumers' **access** to their information and an opportunity to
correct it for inaccuracies; and (4) reasonable steps...in new payment
methods, including issuers, distributors and processors, could result in
more people having **access** to consumer information. Other commenters

noted that the potential for privacy invasions ...consumers voluntarily
reveal to the issuer and information about their transactions with
merchants would be **transferred** to the issuer's affiliates and to
other parties.69 Several commenters asserted that selfregulatory...

...collected through these new electronic payment methods may not be secure
from illegal or unauthorized **access** and use. Other commenters stated
that most consumers do not understand and will not be...

...understand these products. Several commenters expressed concerns that
e-money would give the government greater **access** to consumers'
financial information by eliminating their ability to make payments
anonymously. These commenters noted...

...may believe that auditable e-money systems will increase the
government's ability to gain **access** to financial information.
Industry commenters expressed the belief that it is premature to prescribe
a...

...of information.71 Several commenters also noted that statutory and
common law restricts third party **access** to many types of
information?72 Some commenters noted that they currently provide consumers
with...

...These commenters also stressed that existing constitutional and
statutory provisions place many restrictions on governmental **access**
to confidential information. Other commenters noted that requiring that
e-money issuers maintain detailed transaction...

...the information collector or by a third-party to whom the information is
sold or **transferred** (e.g., a third party processor).76
      The potential for privacy intrusions seems to be...

...with the disclosures or violated public policy." Privacy Protections in
Law Existing laws may limit **access** to, and use of, consumers'
e-money information by issuers and third parties. However, unlike...

...be inapplicable to most forms of emoney presently in the marketplace.8'
The Electronic Fund **Transfer** Act ("EFTA") and its implementing
regulation, the Federal Reserve Board's Regulation E, establish the...

...liabilities of consumers who maintain an account82 at a financial
institution and use electronic funds **transfers** ("EFTs") into or out
of the account.3 Among other things, Regulation E requires financial...
determined to what extent, if any, Regulation E applies to e-money systems.
Laws Limiting **Access** to Consumer Information Under the Fair Credit
Reporting Act ("FCRA"), 15 U.S.C. 1681...

...be subject to the requirements of the FCRA regarding furnishers,
discussed above. Laws Restricting Governmental **Access** to Information
Several federal statutes may limit the government's **access** to
consumers' e-money information. The Privacy Act of 1974 ("Privacy Act")
controls the federal...

...in writing.92 The Right to Financial Privacy Act ("RFPA") prohibits the
federal government from **accessing** or obtaining information in a
customer's financial records from a financial institution, and prohibits...

...ability to control whether unaffiliated third parties can obtain the
information, or generally limit government **access** to the
information. In sum, it is uncertain and untested whether consumer concerns
about privacy...

...transactions are addressed by existing law. Security of Consumers'
Transaction Information Federal laws prohibiting unauthorized **access**
to electronic communications may be applicable to the security of emoney
payment information.97 The Electronic Communications Privacy Act ("ECPA")
prohibits the unauthorized **access** or use of any facility through
which an electronic communication service is provided or to intentionally
exceed the authorization for **accessing** that facility.98 "Electronic
communications" is defined broadly and includes any **transfer** of
signs, signals, writing, images, sounds, or intelligence of any nature
transmitted by a wire, or electromagnetic or photo-electronic system,
except electronic funds **transfer** information stored by a financial
institution.99 The ECPA also prohibits any person or entity...Similarly,
the guidelines suggest that service providers should implement policies
and procedures to limit employee **access** to personally identifiable
consumer information on a need-toknow basis, educate employees about the
privacy...

...standards, including responding to requests to correct inaccuracies in a
timely manner; (4) limit employee **access** to personally identifiable
information to those with a business reason for knowing such information,
educate...

...measures to enforce employee privacy responsibilities; (5) maintain
appropriate security standards and procedures regarding unauthorized
access to customer information;
     (6) not reveal specific information about customer accounts or other
personally identifiable...can function efficiently and productively. In
recent years, however, we have come to view fair **access** to banking
services as a positive right to which all Americans have a claim. We
recognize that for many individual Americans the lack of **access** to
banking services has been a formidable barrier to economic opportunity.
Conversely, we understand better...

...economic difficulties that have long beset many of the Indian nations.
That's why improving **access** to banking services in Indian country
has been a special concern of the OCC's...and factories, and affordable
housing. Other tribes are exploring the creation of Community Development
Corporations **authorized** by the financial regulatory agencies for
bank investors and Small Business Investment Companies, which are...the
economy. Banks use computer systems to perform financial calculations,
track deposits and loan payments, **transfer** funds, and make direct
deposits. The failure of the banking industry to address and solve...2000
internal compliance process is certification. Each phase of the year-2000
compliance process creates **documentation** and an audit record of
compliance activities. The OCC's certification process entails
reviewing this **documentation**, conducting spot checks of
systems to verify reported results, and interviewing **participants** to
ensure process compliance. This added process will ensure that all planned
compliance steps were...survey simply aggregates our examiners' qualitative
assessments of underwriting trends. Clearly, if we want to **send** the
most effective message to the industry, it is important that we be as
specific...would have diminished ability to monitor such activities.
Further, U.S. customers may experience reduced **access** to flexible
risk management products as dealers limit their business to clients
domiciled in locations...development of sweep accounts has proliferated.
Under these arrangements, funds in corporate checking accounts are
transferred, or "swept," into interest-bearing investment vehicles,
usually overnight, to be returned to the demand...standards, including
responding to requests to correct inaccuracies in a timely manner; (4)
limit employee **access** to personally identifiable information to
those with a business reason for knowing such information, educate...

...to enforce employee privacy responsibilities;
    Footnote:
    (5) maintain appropriate security standards and procedures regarding unauthorized **access** to customer information; (6) not reveal specific information about customer accounts or other personally identifiable... desired privacy outcome by either paying a "premium" for fair information practices addressing notice, choice, **access**, verification, and remedy or look for benefits in exchange for allowing a vendor to collect...

...disclosures. These laws either (1) require only that a financial institution disclose its electronic funds **transfer** information policies or (2) specifically create confidentiality obligations with respect to EFT **transfers**. See, e.g., III. Ann. Stat. Ch. 17, 44(a)(9) (1981) (mandating disclosure of...of the federal FCRA. Some of these laws provide stricter penalties, greater consumer rights to **access**, and more generous error correction procedures, as well as permit information sharing with affiliates. Cal...

...the Act. Id. 552a(a)(4) and (5). 92 Id. 552a(b). An individual may **access** and copy any information pertaining to himself that is maintained in an agency's system...

...nature of the law enforcement inquiry and give the customer an opportunity to challenge the **access** prior to **accessing** a customer's records. Id. 3405-3408. The government generally must notify the customer of...

...nature of the law enforcement inquiry and give the customer an opportunity to challenge the **access** prior to **accessing** a customer's records. Id. 3405-3408.
    Footnote:
    Many states also have financial privacy laws...

...See 12 U.S.C. 3401(1).
    Footnote:
    97 Several states have also criminalized unauthorized **access** to electronic communications. See, e.g. N.J. S.A. 17:16K-2. 9 18 U.S.C. 2520. Although "electronic funds **transfers**" are exempt from the scope of the ECPA, it is unclear whether e-money products would be "electronic funds **transfers**."
    Footnote:
    - 18 U.S.C. 2510 (12). "Electronic communication system" is defined as any wire...

...disclosure. These include: disclosure to the addressees or intended recipients of the communication or their **authorized** agents; in response to a court order; and with the lawful consent of the **sender** , addressee, or intended recipient of ...Congress, December 1997.
    Footnote:
    "2 The FTC criticized the IRSG principles for not giving consumers **access** to the public information maintained about them and disseminated by the reference services. Under the...

...issuer adds appropriate language to the EFT service contract and disclosure. Law of Electronic Funds **Transfer**, Donald I. Baker, Roland E. Brandel a 19.02[2][a]. However, if the consumer...

13/6,K/20 (Item 11 from file: 268)
DIALOG(R)File 268: Banking Info Source

00357217 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Chase updates project finance system

Mar 1999
Word Count: 00424
ARTICLE REFERENCE NUMBER:

Abstract:

...for clients involved in complex project finance transactions, Chase
Manhattan Corp. has introduced Global Trust **Access,** an enhanced
version of its Project Finance Information & Reporting System. The new
communications package helps...

Text:

...in complex project finance transactions, New York-based Chase Manhattan
Corp. has introduced Global Trust **Access,** an enhanced version of its
Project Finance Information & Reporting System.

...multinational, multiparty and multicurrency, creating an indispensable
need for greater coordination among all parties."
     Customers **access** Global Trust **Access** for Project Finance
(GTA-PF) from anywhere in the world via a local dial-up **access**
number that connects to Chase. Once in the system, GTA-PF combines a number
of...

...process by allowing for quick generation of disbursement certificates,
with multiple payments and the appropriate **document** references, for
presentation to Chase and other required **parties.** The payments log
portion allows clients to closely monitor payments processing status and to
quickly **review** payment history
     Kozak said the easily updated payment templates increase the speed and
accuracy of...

...keyword searches throughout the content of all documents.
     Gathering all that information in one spot **accessible** to
everyone reduces communication issues, particularly when dealing with
different time zones, and helps ensure...

...are carried out correctly and on time, Kozak said.
     "The new system will expedite the **transfer** of information and
disbursement execution, streamlining the process so that clients can more
effectively work...

13/6,K/21 (Item 12 from file: 268)
DIALOG(R)File 268: Banking Info Source

00353716 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Insolvency in the financial markets: Banks, hedge funds, and other complications

Jan 18, 1999
Word Count: 06579
ARTICLE REFERENCE NUMBER:

...insolvency statutes, the Bankruptcy Code does not contain provisions
that allow a period for the **transfer** of financial contracts before
they may be liquidated by counterparties. Similarly, the Bankruptcy Code
contains...relationships by reducing the credit and liquidity exposures to
counterparty insolvency by eliminating large funds **transfers** for
each transaction in favor of a smaller net payment.2 The availability of
netting...
...bankruptcy or insolvency of a counterparty to such contracts or
agreements. Furthermore, other provisions prevent **transfers** made
under such circumstances from being avoided as preferences or fraudulent
conveyances (except when made...

...while the FDI Act permits the receiver for a failed insured bank or
thrift to **transfer** qualified financial contracts (QFCs) to new
counterparties or disaffirm the contracts and, thereby limit the...

...the Bankruptcy Code does not provide similar rights to a bankruptcy
trustee. The more explicit **transfer** and repudiation rights provided
to the FDIC as receiver for a failed bank or thrift...

...d).
     The Bankruptcy Code also grants to the trustee expansive powers to
avoid pre-bankruptcy **transfers**-for example, payments or other
property- and requires the return of the **transferred** property to the
bankruptcy estate. Similarly, the Bankruptcy Code, although generally
permitting the set-off...

...bankruptcy by the set-off. The bankruptcy trustee also has broad powers
to avoid fraudulent **transfers**, which include those made for less
than reasonably equivalent value while the bankrupt entity was...
...party or payments by the bankrupt entity cannot be avoided by the
trustee unless the **transfers** were made with actual intent to hinder,
delay, or defraud the creditors of the bankrupt entity. Fourth, the trustee
cannot recover **transfers** that were made by the bankrupt entity even
if the **transfer** was intentionally fraudulent so long as the
contracting party received the **transfers** in good faith. A major
caveat, as noted above, is that these rights are available...

...terminate the QFC and offset or net out any termination values, payment
amounts, or other **transfer** obligations under the agreement. The only
limitation on this right is that the counterparty must...

...after appointment of the receiver.'o Second, the receiver or conservator
may not avoid any **transfer** of money or other property in connection
with a QFC, unless the **transferee** had actual intent to hinder, delay
or defraud the institution, the creditors of the institution, or any
receiver or conservator of the institution." Third, if the receiver is to
transfer any QFCs to a third party, the receiver must
transfer all QFCs with the same counterparty (including its
affiliates) to one depository institution **transferee** and notify the

83

QFC counterparty of **transfer** by 12:00 noon on the business day after appointment of the receiver. Finally, the...

...for netting of different swap agreements under a master netting agreement and requires that any **transfer** of any of those swap agreements must be to a single **transferee**. See 12 U.S.C. Section 1821 (e)(8)(D)(vii). As noted below, however...failed bank or thrift's affairs. Indeed, the ability of the FDIC as receiver to **transfer** the QFC to a new third party offers the counterparty the frequently valuable option of...

...derivatives and help to reduce the potential for systemic risk from the insolvencies of market **participants**. As noted above, however, these statutes embody ambiguities and differences that must be considered in any **review** of the implications of the failure of a bank or non-bank market **participant** for the FDIC. Events in a Bankruptcy Involving Derivative **Contracts**: As a result of these provisions, the financial deterioration of a participant in the capital...does not require a prompt decision by the trustee, debtor, or bankruptcy court about any **transfer** of the contracts from the bankrupt to a new, solvent party. As a result, under...

...for a failed insured bank or thrift to decide whether to disaffirm such contracts or **transfer** them to a solvent counterparty within one business day.?9 This allows the conservator or...

...of the insolvent entity and the payment of creditors. The Bankruptcy Code generally does not **authorize** third parties, such as government agencies that are not creditors of the bankrupt entity, to...

...resulting damages should the market value of the contract deteriorate further. Second, the receiver can **transfer** the QFC to a third party.24 This third party may include a bridge bank...

...00 noon on the business day following appointment of the receiver that the receiver has **transferred** the QFC, then the counterparty cannot exercise its contractual termination, liquidation, or close-out rights... the statutory provisions were clarified to require the receiver to notify the QFC counterparty of **transfer** by 12:00 noon on the business day after appointment of the receiver using best...

...the Policy Statement modified the strict requirements of Section 1823(e) by providing that an **authorized** written agreement according with industry practice would be sufficient.
     11. 12 U.S.C. 1821...Footnote:
     25. Section 1821(e)(9) and (e)(10) provide for the mechanics of such **transfers**. 12 U.S.C. 1821 (e)(9), (10). Section 1821 (e)(12) confirms the receiver's authority to enforce the agreement and **transfer** it notwithstanding "any provision of the contract providing for termination, default, acceleration, or exercise of...

13/6,K/22 (Item 13 from file: 268)
DIALOG(R)File 268: Banking Info Source

00352349 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Appeals process

Sep 1998
Word Count: 08305
ARTICLE REFERENCE NUMBER:

```
...performance under the "service test":
    Branch and automated teller machine (ATM) delivery systems are not
accessible to all parts of the bank's assessment area.
    (Table Omitted)
    Bank management could not...

...These points were:
    The proximity of bank branches to LMI census tracts makes them very
accessible to residents in those tracts.
    The fact that the bank has captured a large percentage...low
satisfactory" if, in general, the bank demonstrates:
    (A) Its service delivery systems are reasonably accessible to
geographies and individuals of different income levels in its assessment
area(s);
    (B) To...

...area's LMI tracts. In fact, the branch located on the university campus
is easily accessible to LMI residents living adjacent to the
university, and to the large number of LMI...and professionalism are
fundamental elements in effective bank supervision, this contention was
taken seriously. After review of related documentation and
discussions with all parties involved, the ombudsman did not find
evidence that the examiner-in-charge nor members of...referral to the U.S.
Department of Justice.
    While the OCC supervisory office did not send a written
acknowledgment of the bank's response to the OCC's initial conclusions,
that...
```

13/6,K/23 (Item 14 from file: 268)
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00337076 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
You too can be loved by the marketing department

May/Jun 1998
Word Count: 04502
ARTICLE REFERENCE NUMBER:

```
...as a database used by the various departments, or on a spreadsheet that
can be accessed through the network by a number of users. If the
marketing department has access to the logging system, marketing
staff can easily determine how the review process is progressing...

...of the annual percentage rate in relation to the interest rate.
    Who is responsible for sending marketing materials (that is,
originals, faxed, layout, final format) to you? How should the materials...
system, you may wish to post these tools on a computer network where
everyone has access to them. Use any and all resources available to
you.
```

```
Step 8: Conduct training.
     A...improved compliance review program. If you do not schedule a
training session or kickoff meeting, send out your new procedures
via a memorandum and make the changes effective within a week...

...already have procedures to demonstrate that internal controls are in
place and the files to document each review.
     When the examiners ask to see ad copy, you can simply point them in
the direction of the filing cabinet or pull the files for their
review. It is as simple as that once you have your compliance review
system in place.
     Summary
     Following these guidelines will help you establish a team
approach to marketing that incorporates a strong commitment to and
understanding of the compliance function...
```

13/6,K/24 (Item 15 from file: 268)
DIALOG(R)File 268: Banking Info Source

00334892 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Internal investigations: Part I: What you need to know!

Mar/Apr 1998
Word Count: 02127
ARTICLE REFERENCE NUMBER:

Abstract:

```
...personnel in investigative or support departments on conducting internal
investigations and working together as a team.  3.  Take action to
apply the attorney-client privilege to documents produced during
routine internal audits and internal compliance reviews.  4.  Have
bank counsel review drafts of any sensitive reports for
unnecessarily inflammatory language.

...a number, it needs to ensure that its employees know of it or can
readily access it.
     One problem that has occurred in connection with whistleblower numbers
 ...practice includes deposit services and products, bank operations, fair
lending, CRA, investment products, electronic fund transfers,
cyberbanking, advertising, interstate banking, Bank Secrecy Act, Office of
Foreign Assets Control regulations, risk management...
```

13/6,K/25 (Item 16 from file: 268)
DIALOG(R)File 268: Banking Info Source

00316530 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Seeking a paperless environment

Aug 1997
Word Count: 03272
ARTICLE REFERENCE NUMBER:

Abstract:

Technology is allowing lenders to **send** and receive information
almost instantaneously, eliminating the need for paper processing. The
electronic file is...

...for gathering these documents is one week or longer. Now, technology is
allowing lenders to **send** and receive information almost
instantaneously, eliminating the need for paper processing. This reduces
the tedious...transactional databases can assist in integrating dissimilar
operating systems to create a more efficient marketplace."
     Sending new order requests electronically allows for quicker
title production. Traditionally, title company products and services...

...e-mail applications
     * Internet
     * Developed proprietary links involving ASCII file formats Currently,
loan processors can **send** loan documents, including grant deeds,
deeds of trust and notices of default, that are prepared...

...By use of a power of attorney, a title officer can sign the document and
send it to the county recorder's office for quicker recording.
Escrow companies and loan originators benefit from the electronic
transfer of documents. By the lender **sending** loan documents
electronically to the escrow agent or specially appointed signing agencies,
the needed paperwork...

...by technology. In an industry known for being slow to jump on the
technology bandwagon, **sending** information electronically is
considered revolutionary. Entire policies, which used to be sent by special
messenger...

...and quicker turnaround, and title companies are responding through
computerization. Another plus is that the **parties** involved in the
transaction can **review** the **documents** directly on their
computer screens or print it from their sites. Once again, information is
...

...California. The first of its kind in the nation, this program allows for
the electronic **transfer** and recording of property titles and in my
view will cut processing time dramatically. According...agent to both the
buyer and seller.
     -The information included in this profile can be **accessed** from
computer databases and allows the escrow officer to electronically order
all the products and...

...be completed.
     In a perfect world, the push of a button on a keyboard would
send all information to the title company of choice and the order
would include the buyer...

...division, "This is how we see real estate transactions happening in the
21st century. Electronic **transfer** of information will touch every
aspect of the deal."
     One option a buyer can choose...

...recorded information pertinent to the foreclosure process is transmitted
electronically to the trustee. The client **sends** a request through
e-mail. When it is received, the documents are retrieved electronically
through...

...of deeds of trust are then scanned, and the image (a PDF file format) is
transferred back via the same system that the request was made on.
    In the past, these...

...was at least a week. Now, with the use of direct computer imaging,
trustees can **send** and receive information in as few as two days.
Obtaining the necessary documentation more quickly...

...offer were explored. By instituting a direct computer imaging system,
the trustee was able to **send** and receive information through a
variety of channels electronically. We were able to decrease the...
companies through a power of attorney to sign and record these documents.
The trustee electronically **sends** the new order request along with an
unsigned original copy of the NOD via e...

13/6,K/26 (Item 17 from file: 268)
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00312306 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Customer power: An evolving financial services industry

Sep/Oct 1996
Word Count: 02338
ARTICLE REFERENCE NUMBER:

...wide variety of factors including: demographics, the breadth of choice
offered, multiple means of electronic **access**, innovative delivery
mechanisms, and increased buyer expectations.
    A fundamental shift in demographics has helped drive...

...institution to another. The American Banker survey found that, of
current bank customers, 60 percent **transferred** from another
commercial bank. Banks also have the most to lose, and did; for example...
...the other, it has become an enabler, providing the market with a
dizzying amount of **access**. The Internet, in particular, is helping
to reshape customer expectations and buying habits. As electronic...they
will create value for the producers of financial products and services by
providing easy **access** to an increasingly fragmented market.
    Intermediaries represent an entirely new class of financial services
competitor...

...developed code-named "Project Angel" which will provide local telephone
service and high-speed Internet **access** without having to run wires
to individual houses. This innovative technology has the potential to...
These include:
    Organizing by account clusters. Account clusters are full service
units organized around customer **groupings**. This **team** of
dedicated professionals guide and control the customer interaction from
start to finish within the organization.

Third-party **reviews**. Some organizations have instituted new
business **reviews** prior to any **contract** signing. These
reviews, conducted by everyone from administration to operations,
help ensure that the new business is consistent...

13/6,K/27 (Item 18 from file: 268)
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00311686 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Records retention: Producing value from compliance

May/Jun 1997
Word Count: 05802
ARTICLE REFERENCE NUMBER:

...a similar trend toward additional governmental regulation of financial
information in general and greater government **access** to the myriad
of financial data collected by banking institutions. To confront
successfully these complex...functions performed by financial institutions.
Electronic Payments a The Anti-Money Laundering Act of 1992
authorized the Department of Treasury and FRB to jointly prescribe
regulations for recordkeeping with respect to domestic fund
transfers whenever the agencies determine that 'such records will be
useful in criminal, tax, or regulatory...

...FRB and Treasury Department to issue final regulations to establish
recordkeeping requirements governing international fund **transfers**.
This recordkeeping rule generally applies to any payment order sent to
or received by a...

...are subject to the recordkeeping rule.
The recordkeeping rule expressly exempts the following transactions:
fund **transfers** governed by the Electronic Fund **Transfer** Act
(EFTA); fund **transfers** made through an automated clearinghouse; and
transfers through automated teller machines or point-of-sale
systems. Also, fund **transfers** in amounts less than $3,000 are not
covered by the recordkeeping rule.
The recordkeeping rule imposes separate information maintenance
requirements on financial institutions for covered fund **transfers**,
depending on their roles: the financial institution for the customer
initiating the transaction, the financial...

...and credits to such account; and
* ledgers (or other records) reflecting the following:
- securities in **transfer**;
- dividends and interest received;
- securities borrowed and securities loaned;
-monies borrowed and monies loaned (together...for 2 years after the
last entry date, and 3 additional years in an easily **accessible**
place. Articles of incorporation, partnership articles, minute books, stock
certificates of the adviser, and other...

...continuously in the adviser's office until termination of the business,
and in an easily **accessible** place of which the SEC has been notified
for 3 years after termination of the...retention requirements with respect

to information about covered transactions transmitted to customers by
electronic fund **transfer** systems. Regulation E basically requires
that, if information must be provided in writing, it must...budget
legislation most recently enacted into law significantly amended the Fair
Credit Reporting Act to **authorize** intercompany sharing of customer
information by and among both banking and nonbanking affiliates within a...

...report to bank management on records retention matters. Bank counsel
should work closely with this **group** in responding to immediate
document production matters and legal questions in connection with
regulatory examinations, investigations, or adjudicatory proceedings.
    Conclusion
    Obviously, this **review** of records retention requirements
affecting new bank services does not raise a number of specific...

13/6,K/28 (Item 19 from file: 268)
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00310604 (USE FORMAT 7 OR 9 FOR FULLTEXT)
ABA Mutual Fund Processing Task Force newsletter

Fall 1996
Word Count: 01878
ARTICLE REFERENCE NUMBER:

...USER GROUP
    A Trust User Group comprised of representatives from bank trust
departments, fund groups, **transfer** agents and broker/dealers met
last fall to identify and document coding issues with respect to the new
NSCC Fund/SERV and Networking Trust Processing. A subcommittee of the
group was assigned the task of authoring a Trust User Guidelines
document to facilitate the exchange of information that will flow
between bank trust departments, broker/dealers, fund **groups** and
transfer agents.
    The subcommittee thoroughly **reviewed** various business scenarios
with respect to trade execution, confirmation, settlement, account set-up,
account maintenance...

...help executives understand the benefits of mutual fund processing
automation, list alternative means of acquiring **access** to the NSCC's
services, and give helpful tips on how to get started. A...

13/6,K/29 (Item 20 from file: 268)
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00306249 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Managing consumer compliance

Feb 1997
Word Count: 02137
ARTICLE REFERENCE NUMBER:

...charged with compliance responsibilities. The authority should include
the ability to:
    . Cross departmental lines;
    * Have **access** to all areas of the institution's operations; and
    Effect corrective action upon discovering deficiencies...include:
    Regulation z (Truth in Lending);
    Regulation DD (Truth in Savings);
    Regulation z (Electronic Funds **Transfers**);
    Regulation B (Equal Credit Opportunity);
    Part 339 (Loans in Areas Having Special Flood Hazards); and...

...transactions sampled by category of loan or product type;
    * deficiencies identified; corrective actions; and
    * branches **reviewed**.
    Work papers of the audit should be prepared, retained and available
for **review** upon request by the examination **team**. If the audit
is performed by a **contractor**, work papers should be available within
a reasonable time period.
    CONSUMER COMPLAINTS
    The bank should...

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00300061 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
The new Ginnie Mae

Nov 1996
Word Count: 04349
ARTICLE REFERENCE NUMBER:

...Ginnie Mae in the midst of this change continues to fulfill its mandate
to "promote **access** to mortgage credit throughout the nation by
increasing the liquidity of investment capital available to...annually; and
eliminated more than 180,000 sheets of paper. This new agreement allows
program **participants** to redirect the substantial amount of time and
energy previously spent preparing, **reviewing** and approving
unnecessary **documents**. During the development of this project,
Ginnie Mae employees identified additional forms that could be...FHA and
Ginnie Mae programs is now available.
    We began an Immediate Pool Issuance and **Transfer** Program to
reduce the complexity of pool **transfers**. Ginnie Mae's new procedure
allows the immediate **transfer** of an MBS pool at the time of issue.
This revised procedure eliminated more than 90 days from the previous
process and further streamlined the process of issuing and
transferring MBS pools.
    We established a New Pool Issuance Help Desk that provides assistance
to issuers...

...statements for Ginnie Mae and FHA review. In the past, FHAapproved

lenders were required to **send** audited financial statements to both
entities (if also Ginnie Mae approved). Now Ginnie Mae will...of technology
improvements to create a new Ginnie Mae business center will allow issuers
to **transfer** data using EDI technology.
    Mortgage Electronic Registration System (MERS). Ginnie Mae is a full
and...

...of MERS will help streamline sales of mortgages, pledges of security
interests in mortgages, and **transfers** of mortgage servicing rights
by reducing the need for paper mortgage assignments.
    Ginnie Mae has...

13/6,K/31 (Item 22 from file: 268)
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00285276 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Texas Banking 1996 Spring Buyer's Guide

Apr 1996
Word Count: 04873
ARTICLE REFERENCE NUMBER:

...a great team of financial industry professionals. Our Advanced Banking
Associates is a Houston-based **group** comprising former bankers,
technology consultants and regulators. We can help you with:
    *Reengineering and profit improvement
    *Policies and procedures development
    *Technology assessments and plans
    *Systems evaluation and selection
    *Data processing **contract review** and negotiations
    *Implementation and conversion planning
    *Regulatory compliance **review**
    *Marketing evaluations and plans
    DIEBOLD, INC.
    3030 LBJ FREEWAY SUITE 1400 DALLAS, TX 75234 CONTACT...defaulted
borrowers, "The Premier Moni(TM)" insurance monitoring system, and "The
Premier DataCaddy(TM)" data **transfer** system.
    FISERV SOLUTIONS
    255 FISERV DR. BROOKFIELD, WI 591045 CONTACT: JOAN SKIMMONS, VP,
MARKETING & INDUSTRY...

...939-5880
    An independent professional organization founded in 1333 to provide
our clients with immediate **access** to professionals possessing a
divergence of expertise in virtually every facet of employee benefit
planning...accommodate borrowers with imperfect credit histories or higher
debt than your underwriting guidelines allow. Simply **send** us the
borrower's package. We'll approve it, you fund it, we'll buy...223-1204
    The PULSE EFT Association is a not-for-profit shared regional
electronic funds **transfer** network with more than 1,700 member banks,
savings and loans and credit unions. The...

...the states of Texas, Oklahoma, Louisiana, Arkansas, New Mexico, Colorado
and Mississippi. PULSE provides consumers **access** to more than 35,400
PULSE PAY point-of-sale terminals and over 55,000...

```
...services to its members. Organized in May 1988, TBASCO's mission
statement is "...to provide access to quality products and services
to TBA members which will improve their competitive standing and...
```

13/6,K/32 (Item 23 from file: 268)
DIALOG(R)File 268: Banking Info Source

00272605 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Is outsourcing right for you?

Oct 1995
Word Count: 01465
ARTICLE REFERENCE NUMBER:

```
...based Outsourcing Institute, there are several common reasons people
choose to outsource, including to:
     * gain access to greater expertise
     * accelerate the benefits of re-engineering
     * share risks
     * reduce operating costs
     * gain...
...overall business of banking. After all, business has always been done
this way. And, by sending work outside the organization, are you
reducing job opportunities in your bank and its immediate...bank
management's job is to gather and deploy funds and oversee a variety of
contracts with third parties.
     Thoroughly review how successful your venture into outsourcing
has been. Remember, good programs remain successful only through evaluation
and revision. A good review will make you even more aware of how
additional outsourcing activities can strengthen your business...

...what your business does best
     Top 10 Reasons Companies Outsource
     1. Improved company focus
     2. Access to world-class capabilities
     3. Accelerated re-engineering benefits
     4. Shared risk
     5. Free noncapital...
```

13/6,K/33 (Item 24 from file: 268)
DIALOG(R)File 268: Banking Info Source

00272044 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Regulating cyberspace

Sep/Oct 1995
Word Count: 02681

ARTICLE REFERENCE NUMBER:

Abstract:

...new legal and regulatory issues. These include consumer protection
issues such as the Electronic Funds **Transfer** Act requirements that
consumers receive receipts and periodic statements reflecting electronic
transfers of money. Some of the legal and regulatory issues that
will need to be addressed...

Text:

...issues. These issues arise from the ability of banks and non-bank
entities to gather, **transfer,** and store money through mechanisms
outside of -- or simply not contemplated by -- the bank regulatory...

...and customer rights and remedies in the event of errors or fraud.
    The Electronic Funds **Transfer** Act addresses certain consumer
protection issues by defining the rights and liabilities of customers and
financial institutions that use electronic systems to **transfer**
funds. The Act provides rules governing the issuance of **access**
devices, liability for unauthorized **transfers**, disclosure of terms
and conditions of use, documentation of transactions, and procedures for
resolving errors...

...of cyberbanking. For example, the requirements that consumers receive
receipts and periodic statements reflecting electronic **transfers** of
money do not make sense when applied to stored value cards ("cybermoney")
that can...

...a number or code that uniquely identifies the consumer, the consumer's
account, or the **access** device, making information **accessible**
to criminals who may use it to withdraw funds from the customer's account.
    The...

...who, directly or indirectly, holds an account belonging to a consumer"
or "who issues an **access** device and agrees with a consumer to
provide electronic fund **transfer** services," and thus would apply to
a non-bank operator of an electronic banking system...
...provisions for electronic presentment of items for settlement by a bank
and large-dollar wire **transfers**, but provide an inadequate framework
for defining the rights and obligations of parties who seek...

...transactions outside of the banking system in cyberspace.
    In a 1990 case in which a **transferor** bank sued a
transferee bank challenging the **transferee**'s failure to
reverse an erroneous electronic transaction, the court concluded that
neither the UCC nor the Electronic Funds **Transfer** Act governed and
sought to decide the case on common law negligence grounds. The court
stated that an electronic funds **transfer** is not within Article 3 of
the UCC because it is not a signed negotiable instrument and, although the
language of Article 4 "could be stretched to include electronic funds
transfers, they were surely not within the contemplation of the
draftsmen." The court concluded that "the Uniform Commercial Code does not
apply to Electronic Funds **Transfers**, except perhaps by analogy."
    TRUTH IN SAVINGS ACT
    The Truth in Savings Act requires banks...

...version of these crimes.

The Right to Privacy Act protects bank customers from unauthorized government **access** to their financial records, but would not apply to non-bank operators of electronic banking...and other services? Which state's disclosure laws will apply?

REGULATORY POLICY ISSUES

The gathering, **transferring**, and storing of money by unregulated entities operating outside of the existing bank regulatory framework...

...of the Rank Holding Company Act if the system does not receive deposits but merely **transfers** money electronically. Such a company would not be subject to the Act's restrictions and...

...make required settlement payment or failure of the processor to provide necessary settlement records, forcing **participants** to reconstruct transactions.

The supervisory statement also addresses the risks of financial failure of the network operator and inadequacy of internal controls, enforcement of standards, and **review** of transactions processed, as well as poorly written **contracts** inadequately defining **participants'** liabilities and responsibilities which could create potential losses for **participants**.

The supervisory statement also provides guidelines for financial institutions to follow when participating in network...

...covering personnel, security controls, operations, and disaster recovery, adequate fidelity and business-interruption insurance, physical **access** restrictions, encryption of critical data elements (such as personal identification codes), software **access** controls, file backup and disaster planning, audit trails sufficient to trace transactions through the system...Act prohibition against interstate branching. An automated teller machine (ATM) or other electronic banking system **transferring** money across state lines could be deemed to involve illegal branching.

A bank taking deposits...

...under the Investment Company Act of 1940.

INTERNATIONAL LAW

The ability of foreign users to **access** the Internet and other electronic communications systems raises complex issues as to which law applies...

...If, as has been predicted, more than 100 million people around the world will have **access** to financial services via the Internet and other electronic means by the year 2000, these...

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00262680 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Official staff commentary on Regulation Z adopted

Apr 1995
Word Count: 03204

ARTICLE REFERENCE NUMBER:

...primarily for services related to items listed in Section 226.4(c)(7)
(such as **reviewing** or completing **documents**), even if other
incidental services, such as explaining various **documents** or
disbursing funds for the **parties,** are performed. This is an
exception to the general rule on the treatment of lump...relates to the
timing of initial disclosures when a creditor offers consumers an option to
transfer outstanding balances with other creditors as part of a
preapproval or general solicitation of an...
...plan. The Commentary requires creditors to comply with the initial
disclosure requirements before the consumer **authorizes** the balance
transfer, to ensure that consumers receive initial disclosures
before the first transaction is made under the...

...comply by establishing a procedure under which a consumer could cancel
or reverse the balance **transfer** after receiving initial disclosures.
However, it permitted a creditor to comply with the initial disclosure
requirements under Section 226.6 by delaying the requested **transfer**
for a period of time after the initial disclosures are sent, to ensure that
the initial disclosures are received by the consumer before the
transferred balance is applied to the new plan.
      "Other Charges" on Initial Disclosure Statement. Comment 6...

13/6,K/35 (Item 26 from file: 268)
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00255683 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Teamwork and the product-policy partnership

Feb 1995
Word Count: 02940
ARTICLE REFERENCE NUMBER:

...flashy financing from IPOs and private placements.
      This one-two punch of disintermediation and market **access** has
cast us bankers into the less glamorous role of discount money wholesaler.
As long...

...credit card from a nonbank, and mutual fund investment at an insurance
company.
      We still **send** our customers subtle messages to shop around.
Business Weeks October 31, 1994, issue reported that...last recession
taught many of us how important it is to have legally sound loan
documentation. Our consumer lenders have been using standard
documentation prepared and **reviewed** centrally for a long
time.
      If a few well-trained people are preparing **documentation**
frequently, the result is likely to be quick and accurate **documents.**
Better-quality **documents** mean the **review** effort can be
shifted from 100 percent to sampling, say, at 10 percent.
      Instead of a doc prep clerk in every office and a **documentation**
review specialist watching over four or five offices, a 50-branch
bank can reduce its 50 doc prep staff and 10 doc **review** specialist

group to three or four prep specialists and one or two
reviewers. If the **documentation** forms are standardized, this
smaller **group**'s ability to fill them out and **review** them
quickly and accurately is further enhanced.
    Software and hardware for commercial loan **documentation**
preparation is now readily available from several reputable vendors. The
software is so sophisticated that...

13/6,K/36 (Item 27 from file: 268)
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00252095 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Software introductions

Dec 1994
Word Count: 02089
ARTICLE REFERENCE NUMBER:

Abstract:

...Eastern Software Inc. allows the user to track an unlimited number of
documents that are **accessed** and linked via pop-up menus, thereby
reducing data entry. The CAPTOOL Professional Investor portfolio...

...to correspondent bank reporting services, and a position report for
determining and initiating required funds **transfers**.
    Due From Account Management System runs in the DOS and Windows
operating environments and Novell...

...to separately identify them in accounting and management reports.
    Features:
    * A pricing database,
    * Electronic Funds **Transfer,**
    * Electronic UCC Filings,
    * Investor participation,
    * Remarketing,
    * The ability to handle additional financing types (e.g...

...Plus--document image processing allows you to track an unlimited number
of documents which are **accessed** and linked via pop-up
menus--reducing data entry. You can customize the documents via a setup
routine to reflect your bank's requirements. You can **group**
documents in up to 99 classes (99 **documents** per class) so
that only required **documents** of a specific type are examined during
a **review**. The result is a hierarchical numeric filing system that
automatically presents you with all the...
...to look up collateral values to answer phone inquiries or for periodic
portfolio valuations.
    Features:
    * **Accesses** the latest N.A.D.A. Used Car Guide valuations,
    * Bases valuations on make, year...

...define the accounting interface. You can then import, export, and
standby letters of credit, and **send** these letters of credit via

```
modem, telex, or SWIFT format. You can also create, send, and
receive amendments.
     Features:
     * On-line help,
     * Checks client credit status,
     * Automatic LC generation,
     * Preset...The Reporter.
     The system supports user IDs and passwords. You can restrict users
from having access to specific functions.
     The system is continuously updated to reflect the latest rules and
regulations...

...menu forms, and navigate by buttons or command line.
     The Report Wizard adds to standard Access report
```

13/6,K/37 (Item 28 from file: 268)
DIALOG(R)File 268: Banking Info Source

00245622 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Weathering a problem loan

Nov/Dec 1994
Word Count: 03102
ARTICLE REFERENCE NUMBER:

```
...should be given to provisions outlined in the lockbox agreement or
restrictions on rights of access to the borrower's premises or to
obtain additional information from the client. Subordination agreements...

...interest or principal during default or when cash flow is thin. Landlord
waivers should assure access to the collateral and exist for the
inventory locations rented by the debtor. Participation and...will be
critical in compiling problem loan reports, justifying the loan's current
credit rating, transferring the loan to the special loans department
and in itemizing your concerns with your borrower...or nonmonetary defaults
would tarnish the good faith impression that you're trying to establish.
     Documentation
     Since your customer's credit file will be reviewed by your
peers, bank examiners and possibly other third parties, the contents
of this file is extremely critical in evaluating the loan's credit rating
...
```

13/6,K/38 (Item 29 from file: 268)
DIALOG(R)File 268: Banking Info Source

00243874 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Dissecting a wire transfer agreement in the wake of UCC 4A

May/Jun 1994
Word Count: 03580
Dissecting a wire transfer agreement in the wake of UCC 4A
ARTICLE REFERENCE NUMBER:

Abstract:

...with Article 4A of the Uniform Commercial Code (UCC 4A). As treasury
managers negotiate wire **transfer** agreements with their banks, the
key factors to consider are equity, what makes business sense...
...4A. They should make sure their companies are treated fairly by: 1.
reading their wire **transfer** agreements, 2. understanding the rights
they have under UCC 4A, 3. dealing with bankers who...

Text:

...4A of the Uniform Commercial Code (UCC 4A), the first comprehensive law
to govern wire **transfers** and commercial automated clearing house
(ACH) credits My initial involvement began in the fall of...

...Committee's first assignment was to write a booklet explaining how
corporations can negotiate wire **transfer** agreements In our
information search, we came across UCC 4A quite by accident. A review...

...they had received from a major Texas bank regarding changes to the
bank's wire **transfer** agreements. The letter stated that the
agreements were being modified to conform with UCC 4A...

...the customer.
    Therefore I felt I had an obligation to inform corporate users of wire
transfer services of their rights under the Article. I enlisted Dean
Loehr of Dean V. Loehr...

...some agreements written by their legal counsel. Banks have tremendous
exposure in dealing with wire **transfers** We are not advocating that
they write agreements that would put them in jeopardy, However...

...that is in UCC 4A and some language that is becoming increasingly common
in wire **transfer** agreements. In some examples, the language has been
taken from different bank agreements
    Example #1...

...customer expressly agreed in writing to be bound by any payment order,
whether or not **authorized**, issued in its name and accepted by the
bank in compliance with the security procedure...

...the circumstances in which a bank can shift liability to a customer for
unauthorized wire **transfers**, if the can prove the following: (Note:
These are the banks' burden of proof.)
    1...

...Article 4A Section 203 provides that a company may avoid liability for
an unauthorized wire **transfer** only if it can prove that the company
was not at fault. The company must prove a negative: a third-party
interloper did not gain **access** to the system through breach of
security caused by the company. As this clearly indicates...It reads:
    #1 ". . .in writing within 3 business days after receipt by customer

of the **transfer** confirmation."
     #2 Sec.1B. Use its best efforts to provide. . . . . .a daily advice
regarding each completed funds **transfer**. . .Customer will review
promptly. . .and shall report. . .any discrepancies. . .within thirty (30)
calendar days from...

...to report errors to their banks.
     One of my favorite examples is :
     ". . .upon making a **transfer**, the bank shall mail to the
customer. . .the following bank business day, a confirmation. . . the...

...the non-receipt of such confirmation by the fifth (5) business day
following the requested **transfer**, and the bank agrees to mail to the
customer a duplicate confirmation. . .the bank business...
...brought to the attention of the bank within ten (10) business days
following the requested **transfer**.
     In many companies, the bank confirmation is mailed directly to the
Accounting Department for internal control purposes. The Treasury
Department that initiated the wire **transfer** never sees the
confirmation. This gives the customer a total of 10 days to discover...

...to be given when received and accepted by an appropriate person in
bank's funds **transfer** division and bank has had a reasonable
opportunity to act on it and, if by...

...In some cases, a false number could result in fraud. A thief could issue
g **transfer** to the account of XYZ Company account #12345, while the
real beneficiary was intended to...the bank can prove that it gave notice
to the customer that it was making **transfers** on the basis of account
numbers even though the number identified a person different from...

...a few examples of some of the language used in UCC 4A and in wire
transfer agreements.
     4A PROVISIONS THAT MAY NOT BE CHANGED
     Article 4A also has some provisions that...

...the beneficiary's bank and to recover damages if payment is not made.
     Most wire **transfer** agreements are long and written in legalese.
They are contractual and can be negotiated, except...

...If companies choose to negotiate agreements, they should read and
understand the language in those **documents**. After a **review**,
they will most likely want to negotiate the agreements with their banks.
They should keep in mind that their agreement is a **contract** between
them and their banks As such, the final contract should be agreeable to
both **parties**.
     During the last 10 years, the process of negotiating funds
transfer agreements has changed dramatically. Ten years ago, a
corporate user would just call up his banker and initiate a wire. Banks
began to give wire **transfer** agreements to customers to sign and many
companies signed them, usually without reading them in...

...Regulation J Part of the compliance process is to ensure that banks have
a wire **transfer** agreement for each customer. This has resulted in
banks requiring wire **transfer** agreements If there are no agreements,
they are imposing heavy surcharges for wires they process...

...agreement relieving them of any and all losses if customers refuse to
sign a wire **transfer** agreement. Banks are reviewing customer
relationships based on the profitability of those relationships. If they...

...key contact at the bank. This person usually does not have detailed

knowledge of wire **transfer** agreements. He or she generally receives
briefing on UCC 4A from the treasury management officer...

...sales contact and may or may not have detailed knowledge of UCC 4A.
    * The funds **transfer** product manager. He or she is the person
responsible for the product's performance and profitability. He or she
works with the bank's legal counsel on getting the funds **transfer**
agreement to the customer and the resulting negotiations. This person's
knowledge of UCC 4A is usually very high.
    * The funds **transfer** department staff. These individuals will
occasionally **send** mailings to customers about changes in security
procedures or wire agreements. The product manager should...

...on agreements as these agreements currently are being written.
    Some companies develop their own wire **transfer** agreements and
...In summary, to make sure that they are treated fairly, companies should:
    * Read their wire **transfer** agreements.
    * Understand the rights they have under UCC 4A.
    * Deal with bankers who are knowledgeable...

...information regarding UCC 4A.
    This article has covered only some of the issues affecting wire
transfer agreements As companies read their agreements and negotiate
with their banks, the key factors to...
...Associates, a cash management consulting group based in Houston. She has
written and negotiated wire **transfer** agreements for companies and
has more than 20 years of experience in lending, cash management...

Descriptors: ...Wire transfer;
Geographic Names:

13/6,K/39 (Item 30 from file: 268)
DIALOG(R)File 268: Banking Info Source
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00243532 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Re-engineering CS First Boston

May 1994
Word Count: 05983
ARTICLE REFERENCE NUMBER:

...staff are moving between regions and disciplines more than ever before.
    Issues like compensation, formal **review** processes, career
planning and management information systems all play to Wheat's strengths.
His ability to build **team** spirit, motivate people and inspire
loyalty is well **documented.** One banker who used to work with him
says: "Allen has the ability to convince...firm's reach among fixed-income
investors around the world. "For companies that need to **access**
capital markets globally, CS First Boston is one of the better balanced
firms," says Steven...

...of an equity culture in Europe than in the US. According to Al Jackson,
who **transferred** to Europe from the US in September to reorganize
equity sales and trading, "there was...

13/6,K/40 (Item 31 from file: 268)
DIALOG(R)File 268: Banking Info Source

00243337 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Merry-go-round turns attention back to sale of unsecured claims

May 1994
Word Count: 01698
ARTICLE REFERENCE NUMBER:

...How much information does your buyer have? Is your buyer in a position
to have **access** or special privy to unique information about the
reorganization structure or company finances? Remember, if...

...in analyzing the " "Who's" and "What's" of valuing your claim? First,
you can **review** the **documents** on file with the court and
monitor the debtor's proceeding. It is not uncommon at hearings in major
bankruptcy proceedings to see numerous "interested **parties**" taking
copious notes on the events of the hearing. And, a plethora of information
can...

...case. In accordance with Bankruptcy Rule 3001, with respect to
non-publicly traded debt, all **transfers** of claims which take place
after the filing of a proof of claim will be noted on the docket and
evidence of the **transfer** filed with the court. While this may not
tell you the price at which the claim was **transferred**, it will
reveal who is buying claims.
      In addition, you can call counsel. The bankruptcy...

...and, to a certain extent, evolving custom. This rule makes certain
distinctions based or whether **transfer** was before or after the
filing of a proof of claim and whether the **transfer** was
unconditional or for security. The burdens under this rule are generally on
the buyer to file certain evidences of **transfer** or file the actual
proof of claim with the court. Aside from compliance with Bankruptcy...

...claim buyer will commonly require the seller to execute a separate
assignment of claim or **transfer** agreement. These are generally
negotiated documents wherein, like price, the terms of the assignment may
...

13/6,K/41 (Item 32 from file: 268)
DIALOG(R)File 268: Banking Info Source

00241836 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Electronic funds transfer risks: ACH risk issues and control procedures

1994

Word Count: 03103
Electronic funds transfer risks: ACH risk issues and control procedures
ARTICLE REFERENCE NUMBER:

Abstract:

Electronic data interchange is the most prevalent method that financial institutions use to **transfer** funds. While affording convenience and speeds, EFT also involves potentially serious problems, requiring financial institutions...

Electronic Data Interchange is the most prevalent method that financial institutions use to **transfer** funds. In the U.S., an estimated $500 billion is **transferred** among financial institutions daily. While affording convenience and speed, Electronic Funds **Transfer** (EFT) also involves potentially serious security problems, requiring financial institutions to take special precautions in...

...The advent of information technology ushered in the paperless payment system among businesses. This paperless **transfer**, called Electronic Funds **Transfer** (EFT), is initiated by one party, passed through to the party's bank, dubbed ODFI...

...is a computer-based network that enables the initiation, approval, execution and recording of payment **transfers** through electronic impulses and machine-sensible data-often leaving no physical audit trail. Financial institutions...

...Two basic types of ACH transactions exist: ACH credits and ACH debits. ACH credit transactions **transfer** funds from the transaction's Originator to Receiver. Such transactions include the direct deposit of...

...corporate electronic data interchange (EDI) payments, and Federal Government Vendor Express Payments. ACH debit transactions **transfer** funds from the Receiver's to the Originator's account. Examples of ACH debit applications...

...initiated either by a financial institution's employee or by an interloper who gained unauthorized **access** to a system.
     SYSTEMIC RISK. The risk that the inability of one participant to the ...

...accountability of ACH data, such data should be secured in electronic or paper form, limiting **access** to data to **authorized** personnel.
Financial institutions should use both hardware and software controls to help generate an audit...

...The financial institution should also ascertain that each customer data is isolated and prohibit joint **access** to several accounts within the system.
     Financial institutions should strengthen the physical security controls of...proper confirmation of files by using such methods as input due schedules, daily scheduled file **transfers**, positive acknowledgments, daily balancing and reconciliations. The originator should provide input due schedules to the...

...incoming ACH transactions based on a schedule and should contact the originator if any unscheduled **transfers** occur. Originators should also supply the ODFI with a time range for **sending** the projected ACH files.
     The ODFI should provide the originator with a positive acknowledgment

that...

...ACH transactions. In EFT or electronic data interchange (EDI) transactions, fraudulent transactions can occur through **access** to unprotected data terminals or disk files, or through the interception of data that are...

...activities by segregating operational, data entry and documentation procedures; developing sound personnel practices; limiting physical **access** to the computer, data terminals, communications and ACH operations areas; insuring that computer personnel have no **access** to the plastic cards or personal identification numbers issued to customers; conducting key exchanges in...

...transactions, including maintaining a well-trained staff and documenting operational procedures in up-to-date, **accessible,** easy-to-use manuals. The National Automated Clearing House Association (NACHA) has developed several do...

...is involved with fraudulent activity.
    * Do change passwords, user ID's, locks and other physical **access,** and collect the employee's badge or employee ID after use.
    Companies also should maintain...

...in unmarked buildings without windows. Floor plans or blueprints should be kept in secure locations **accessible** only to those with a legitimate need to know such information.
    Organizations can increase the...

...12345" in such numbers; periodically forcing users to change passwords (e.g., monthly); and denying **access** to users entering more than four or five invalid passwords--to prevent random guessing of passwords.
    Financial institutions should limit **access** to sensitive operational sites to **authorized** personnel. Employees should always be required to wear picture badges. Within the secured area, **access** to sensitive equipment, such as the computer console, computer circuitry, the network control center and data entry terminals, should be protected further by **access** controls or device locks. **Access** controls include user ID's and passwords that limit **access** to selected functions. For example, at a console or terminal, some user ID's might paper listings and microfiche should be kept in secure storage areas, limiting **access** to **authorized** personnel. Backup copies of data files should be stored at separate sites. Both primary and backup sites should be secure from hazards such as flood and fire. Besides limiting **access** to storage devices, it should also be limited to data in transit and to production...

...or user ID's, and setting up files for read-only or read-and-write **access.**
    Limiting **access** to data in transit (e.g., data files transmitted electronically between ACH participants) can be...

...a financial institution and its ACH operator can be encrypted by a device at the **sending** point and deciphered by a companion device at the receiving point.
    2. AUTHENTICATION is a process of ensuring that data content has not been altered between the **sending** and receiving points. Like encryption, authentication can be done by hardware or software. The New...

...device checks to ensure that ACH file content was not altered after it left the **sending** device.
    Companies can also take advantage of the emerging forms of message

104

authentication to supplement...

...replace data passwords.
    Financial institutions should also control all changes to software and
data. An **authorized group** separate from the developers of the
software and data should test all changes before they are installed.
Changes should be **documented** and **reviewed**, while retaining
prior versions of change programs for use if it becomes necessary to back
...

...they are sent. The entity can require at least two employees' inputting
their passwords to **authorize** an EFT exceeding a predetermined limit.
    SYSTEMIC RISK
    Systemic Risk relates closely with credit risk...

...passed by the Federal Reserve Board of Governors in order to implement
the Electronic Fund **Transfer** Act of 1978 (EFTA). The EFTA
establishes the basic rights, liabilities, and responsibilities of
consumers who use electronic fund **transfer** services and of financial
institutions that offer these services.
    UNIFORM COMMERCIAL CODE (UCC) ARTICLE 4A...

...originator's bank. Developed, in part, to establish a comprehensive body
of law for wire **transfers**, Article 4A is applicable to wholesale
(business to business) ACH credit transactions and certain consumer...

...compliance with ACH rules. Before issuing their opinions, auditors
should ensure that entries are properly **authorized** and submitted
into the ACH system in order to effect the **transfer** of funds on the
appropriate date. Termination of the origination of entries should be made
...
...ACH batch files to the information found in the main database.
    CONCLUSION
    Parties to ACH **transfers** must understand the risks the activity
entails, lest they expose the financial institution and its...With the
proliferation of EDI in general and EFT in particular, organizations that
initiate ACH **transfers** should take proper precautions. Financial
institutions that implement new information systems should integrate the
precautions...

13/6,K/42 (Item 1 from file: 626)
DIALOG(R)File 626: Bond Buyer Full Text
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0207753
**NEW PRODUCTS: Florida Finance Officer Develops Paperless Net-Based
Document Manager**

November 25, 1998

Text:

...of Digital WorkGroup, Givens has created a software
package and service that enables geographically-dispersed **groups** to
circulate documents on a secure system tied to the Internet.

Similar to the **document** management system called IntraMuni developed by
IntraLinks Inc., Digital WorkGroup allows members of a negotiated
underwriting **team**, bond counsel, and the issuer to create, edit, and **review**
documents on its custom-built site.

Digital WorkGroup and IntraMuni are helping the municipal market drive ...

...amount of time spent wading through a sea of paper.

"There is no need to **send** me 50 pages, when all I care about is 10," he
said.

Building on the...

...links employees of a
firm, Digital WorkGroup provides a temporary central site that members can **access** as they revise documents on a bond issue.

The program works like this:

* A group of professionals would engage the company to set up a
temporary site that can be **accessed** during the crafting of preliminary
official statements, bond resolutions, and other documents.

* When a municipal...
...a document, that official can
simply click an icon on his or her computer to **access** the site.

* Once they enter a password, the officer will highlight the document file, make...

...to the file to indicate the edits and updates to other
members of the bond **team**.

A built-in check list ensures that the appropriate professionals read and **review** the draft **documents** they need to see as the deal
moves toward
the final stage.

"You (do not...

13/6,K/43 (Item 2 from file: 626)
DIALOG(R)File 626: Bond Buyer Full Text
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0171734
Midwest Bond Watch

December 13, 1995

Text:

...to state Rep. Beverly Hammerstrom, R-Bedford, who
sponsored the bill.

    The new law officially **authorizes** townships and villages to
enter into
those contracts, which generally specify that the individual communities...

...The Hamilton County Board of Commissioners has awarded Philadelphia-
based Public Financial Management a consulting **contract** to work on
financing new stadiums for two of Cincinnati's professional sports
teams.
    According to Mitchell Zeits, a senior managing consultant with the
firm, consultants will be **reviewing** financing plans and leasing
options for
the Cincinnati Bengals football team and the Cincinnati Reds...also hoping
to convince the federal government to hold
off on allowing Milwaukee County to **transfer** ownership of the
proposed
stadium site to the state. The land slated for the stadium...

13/6,K/44 (Item 3 from file: 626)
DIALOG(R)File 626: Bond Buyer Full Text
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0164363
MIDWEST BOND-WATCH

July 12, 1995

Text:

...its search for a
financial adviser as early as next month when it expects to **send** out
a
request for proposals.

    Nicholas Jannite, the authority's finance manager, said a firm...

...years to assist the
authority with bond issues for $2.4 billion of tollway projects
authorized
by the Illinois General Assembly in 1993.
    He said he expects to **review** a draft of the request for
proposals
"shortly."

    The authority has been without a financial adviser since last August
when it did not renew a one-year **contract** with Public Sector
Group.

    The authority's first bond-financed project under the 1993
authorization is a 12.5...to
realize their full potential," said Joseph Driskill, director of the
department.

```
        Though the bill authorizes continuation of some tax breaks, it
stipulates that all such programs be subject to approval...
```

13/6,K/45 (Item 4 from file: 626)
DIALOG(R)File 626: Bond Buyer Full Text
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0150796
Text of SEC Proposed Rules for Disclosure

March 14, 1994

Text:

```
...by means of a
"fraudulent, deceptive, or manipulative act or practice."8 This section
specifically authorizes the Commission to promulgate rules and
regulations
to define, and prescribe means reasonably designed to accessible.

     The proposed amendments to Rule 15c2-12 will assist brokers, dealers,
and municipal securities dealers...

...on the availability of current
issuer information. By providing an efficient and timely means of
access
to disclosure, the proposed amendments will ensure that information will
be available in the future...

...be to its bondholders, all participants in the municipal securities
market
will benefit from having access to this information.

     Comment is requested on the use of a written agreement or contract...to
provide. The proposed amendment is intended to allow this
information to be obtained and reviewed through any means of
dissemination
used by participants in the municipal securities market.19  While
the
information may be available from documents placed in a NRMSIR, this
may
not be the only source of information. Thus, to...on the issuers from which
it will accept official statements or related information; (5) provides
access to the documents deposited with it to anyone willing and able
to
pay the applicable...

...index by the MSRB for
informing the municipal securities market of where an issuer is
sending
its secondary market disclosure. Comment is requested on the feasibility
of expanding this provision to...

...NRMSIRs. In addition, comment is requested on whether the
proposal should designate specific methods for sending information
```

```
to
NRMSIRs.
```

```
     Since the Commission adopted Rule 15c2-12, the Division of Market
Regulation...from which it will accept information unless it is a single
state repository; (4) provide access to the documents to anyone
willing
and able to pay the applicable fee; (5) charge...
```

13/6,K/46 (Item 5 from file: 626)
DIALOG(R)File 626: Bond Buyer Full Text
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0112296
The GFOA's Draft Guidelines for Municipal Bond Disclosure (Part 2)

August 1, 1990

Text:

```
...introductory section of
official statements. These Guidelines recommend uniformity of presentation
to assist the various parties in their review of
documents and to
facilitate the development of a repository system. It is recommended that
there be...eligible for custodial deposit with a registered securities
depository, identifying the depository.
          (e) Limitations on transfer or on the manner of offering the
securities.
          (f) Legends, if any, required under state...
...all relevant information is contained in
the official statement, and no one should be given access to
information
that is not or will not be made available generally to others upon...
```

13/6,K/47 (Item 1 from file: 267)
DIALOG(R)File 267: Finance & Banking Newsletters
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04559177
Newsbytes

December 1,1999

Word Count: 305

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

...are finding it an easy way to complement traditional offerings with various work-life benefits **accessible** from their desktops. The company's "Worksite Virtual Marketplace" offers a range of value-priced...

Text:

```
...are finding it an easy way to complement traditional offerings with
various work-life benefits accessible from their desktops. The
company's "Worksite Virtual Marketplace" offers a range of value-priced...

...a plan and print out announcements for the employees in less than five
minutes. Consultants review all plan requests then send the
client the plan documents by overnight service within 72 hours.
Participants can invest money in up to 50 mutual funds and then
track their accounts, trade...
```

13/6,K/48 (Item 2 from file: 267)
DIALOG(R)File 267: Finance & Banking Newsletters
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00026184
Online System Eases Documentation Procedures

June 9, 1997

Word Count: 626

Text:

```
...the deal-making process - documentation procedures.
        The new system, called Secure Electronic Net Document Delivery (
SENDD), will allow investment bankers to communicate with all of a
deal's participants when drawing up the relevant documents. Instead of
sending paper copies of documents via overnight mail to
out-of-the-way regions of the globe, then waiting 24 to 48 hours for a
response, bankers can employ SENDD.
        Preliminary documents, even form documents, can be sent to Donnelley's
Hudson, Mass.-based Integrated...

...documents, the lead manager of the working group can deposit the
documents directly into the SENDD system.
        Passwaccdessothe site will be e-mailed to members of the
working group. The message will contain a hyperlink that will allow
them to upload the documents to their PC's. Multiple users can work on the
documents simultaneously, Freeland pointed out.
        Whgroupchember has finished making his changes, the
documents are then sent back to the deal's lead manager - and
controller of the site - for review. "The file then has to be
uploaded back to the deal manager and that person...
```

...s security features. It has four levels of clearance so that bankers can further control **access** to the site. "We designed it to be as completely transparent to the working group as we possibly could," he said.

The system **accessed** from any personal computer and modem connection. No special hardware or software is required and...

...choose."

Considering that bankers typically make three to five document revisions per deal, Freeland estimated, **SENDD** has the potential to offer substantial savings in both time and money. The Securities and...continue through July 1. Beta testing of the more complex editing and proofing portion of **SENDD** is scheduled to begin in the fourth quarter, and the system will go live thereafter...

...a demonstration site to be functioning within several weeks. The Internet address is: http://www.**sendd**.com.

R.R. Donnelley Financial's site is: http://www.rrdfin. com. – Lisa Tibbitts

? DS

Set	File	Items	Description
	608	61	
	625	2	
	268	72	
	626	8	
	267	7	
S1		150	((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (1-5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?-)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSFER?))
	608	7929922	
	625	67450	
	268	267443	
	626	92853	
	267	78679	
S2		8436347	PD>20000609
	608	5	
	625	0	
	268	29	
	626	1	
	267	1	
S3		36	S1 AND (ALERT? OR TRIGGER?)
	608	2	
	625	0	
	268	10	
	626	0	
	267	0	
S4		12	S1 AND (FINANC? (25N) ADVISOR?)
	608	25	
	625	1	
	268	71	
	626	8	
	267	4	
S5		109	S1 AND (FINANC? OR CREDIT?)

```
          608          20
          625           1
          268          34
          626           2
          267           3
S6                     60    S1 AND PLAN
          608           0
          625           0
          268           1
          626           0
          267           0
S7                      1    S1 AND (FINANCIAL (5N) PLAN)
          608           1
          625           0
          268           9
          626           0
          267           0
S8                     10    S1 AND CALENDAR
          608           0
          625           0
          268           0
          626           0
          267           0
S9                      0    S1 AND (PREVIOUS (5N) UPDATE)
          608           0
          625           0
          268           0
          626           0
          267           0
S10                     0    AU=ROBB, PAUL
          608           0
          625           0
          268           0
          626           0
          267           0
S11                     0    AU=ROBB, P?
          608           7
          625           2
          268          34
          626           5
          267           3
S12                    51    S1 NOT S2
          608           7
          625           2
          268          32
          626           5
          267           2
S13                    48    RD   (unique items)
          608           0
          625           0
          268           0
          626           0
          267           0
S14                     0    S9 NOT S2
          608           0
          625           0
          268           0
          626           0
          267           0
S15                     0    RD   (unique items)
```

? B NFTEXT

```
        29sep10 15:07:00 User233765 Session D232.3
                $5.97    5.478 DialUnits File608
                    $0.00   7 Type(s) in Format 95 (KWIC)
                $0.00   7 Types
        $5.97  Estimated cost File608
                $2.72    0.405 DialUnits File625
                    $0.00   2 Type(s) in Format 95 (KWIC)
                $0.00   2 Types
        $2.72  Estimated cost File625
                $5.56    0.948 DialUnits File268
                    $9.60  32 Type(s) in Format 95 (KWIC)
                $9.60  32 Types
       $15.16  Estimated cost File268
                $2.14    0.449 DialUnits File626
                    $0.00   5 Type(s) in Format 95 (KWIC)
                $0.00   5 Types
        $2.14  Estimated cost File626
                $1.73    0.283 DialUnits File267
                    $0.00   2 Type(s) in Format 95 (KWIC)
                $0.00   2 Types
        $1.73  Estimated cost File267
                OneSearch, 5 files,  7.564 DialUnits FileOS
        $1.07  INTERNET
       $28.79  Estimated cost this search
      $222.48  Estimated total session cost  64.251 DialUnits

SYSTEM:OS  - DIALOG OneSearch
  File  35:Dissertation Abs Online 1861-2010/Aug
         (c) 2010 ProQuest Info&Learning
  File  65:Inside Conferences 1993-2010/Sep 29
         (c) 2010 BLDSC all rts. reserv.
  File  99:Wilson Appl. Sci & Tech Abs 1983-2010/Jul
         (c) 2010 The HW Wilson Co.
  File   2:INSPEC 1898-2010/Sep W3
         (c) 2010 The IET
  File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
         (c) 2002 Gale/Cengage
*File 583: This file is no longer updating as of 12-13-2002.
  File 474:New York Times Abs 1969-2010/Sep 29
         (c) 2010 The New York Times
  File 475:Wall Street Journal Abs 1973-2010/Sep 29
         (c) 2010 The New York Times
  File 347:JAPIO Dec 1976-2010/Jun(Updated 100924)
         (c) 2010 JPO & JAPIO
  File 256:TecTrends 1982-2010/Sep W3
         (c) 2010 Info.Sources Inc. All rights res.

     Set  Items  Description
     ---  -----  -----------
```

? s ((review???? (15n)(contract?? or document???????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))

Processing

```
35: Dissertation Abs Online_1861-2010/Aug
       88562  REVIEW????
       12964  CONTRACT??
       74981  DOCUMENT???????
       12979  PARTIE?
       19011  TEAM????
      120174  PARTICIPANT????
      342673  GROUP????
        1443  REVIEW????(15N)(CONTRACT?? OR
               DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
               PARTICIPANT????) OR PARTIE?)
       55918  ACCESS????
        1557  AUTHORIZE????
        4743  SEND????
       78505  TRANSFER?
           3  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
               (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
               AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
               TRANSFER?))

65: Inside Conferences_1993-2010/Sep 29
        4707  CONTRACT??
       18477  DOCUMENT???????
       34593  REVIEW????
        1295  PARTIE?
        3013  PARTICIPANT????
       10649  TEAM????
       48750  GROUP????
           4  REVIEW????(15N)(CONTRACT?? OR
               DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
               PARTICIPANT????) OR PARTIE?)
       24314  ACCESS????
          52  AUTHORIZE????
         755  SEND????
       81282  TRANSFER?
           0  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
               (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
               AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
               TRANSFER?))

99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
       12857  CONTRACT??
        8670  DOCUMENT???????
       83673  REVIEW????
        1400  PARTIE?
        3452  PARTICIPANT????
       11913  TEAM????
       46322  GROUP????
          53  REVIEW????(15N)(CONTRACT?? OR
               DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
               PARTICIPANT????) OR PARTIE?)
       24037  ACCESS????
         598  AUTHORIZE????
        2368  SEND????
       52959  TRANSFER?
           0  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
               (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
               AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
               TRANSFER?))

 2: INSPEC_1898-2010/Sep W3
       31533  CONTRACT??
```

```
122361   DOCUMENT???????
369805   REVIEW????
  9698   PARTIE?
 28200   PARTICIPANT????
 43733   TEAM????
646694   GROUP????
   328   REVIEW????(15N)(CONTRACT?? OR
         DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
         PARTICIPANT????) OR PARTIE?)
380090   ACCESS????
  3418   AUTHORIZE????
 31551   SEND????
569935   TRANSFER?
     4   ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
         (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
         AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
         TRANSFER?))
```

583: Gale Group Globalbase(TM)_1986-2002/Dec 13
```
 43248   REVIEW????
228884   CONTRACT??
 28424   DOCUMENT???????
  3171   PARTICIPANT????
 13400   PARTIE?
 24523   TEAM????
361027   GROUP????
    84   REVIEW????(15N)(CONTRACT?? OR
         DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
         PARTICIPANT????) OR PARTIE?)
 10148   SEND????
 36710   TRANSFER?
 52434   ACCESS????
  1030   AUTHORIZE????
     0   ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
         (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
         AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
         TRANSFER?))
```

474: New York Times Abs_1969-2010/Sep 29
```
 65549   CONTRACT??
 24825   DOCUMENT???????
262717   REVIEW????
  5710   PARTICIPANT????
 19667   PARTIE?
 64077   TEAM????
165636   GROUP????
    83   REVIEW????(15N)(CONTRACT?? OR
         DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
         PARTICIPANT????) OR PARTIE?)
 15409   ACCESS????
  9003   AUTHORIZE????
 24487   SEND????
 13478   TRANSFER?
     0   ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
         (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
         AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
         TRANSFER?))
```

475: Wall Street Journal Abs_1973-2010/Sep 29
```
 37807   REVIEW????
 57658   CONTRACT??
  4253   DOCUMENT???????
```

```
     1076  PARTICIPANT????
     2982  PARTIE?
     7167  TEAM????
    77678  GROUP????
       13  REVIEW????(15N)(CONTRACT?? OR
           DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
           PARTICIPANT????) OR PARTIE?)
     5710  SEND????
     3752  TRANSFER?
     5635  ACCESS????
     3961  AUTHORIZE????
        0  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
           (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
           AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
           TRANSFER?))
```

347: JAPIO_Dec 1976-2010/Jun(Updated 100924)

```
     1415  REVIEW????
    37468  CONTRACT??
    61170  DOCUMENT???????
      684  TEAM????
     2203  PARTIE?
     2513  PARTICIPANT????
   472518  GROUP????
        6  REVIEW????(15N)(CONTRACT?? OR
           DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
           PARTICIPANT????) OR PARTIE?)
   119704  ACCESS????
     1534  AUTHORIZE????
   155661  SEND????
   519153  TRANSFER?
        0  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
           (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
           AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
           TRANSFER?))
```

256: TecTrends_1982-2010/Sep W3

```
     1651  REVIEW????
      629  CONTRACT??
     1969  DOCUMENT???????
      261  PARTIE?
      278  PARTICIPANT????
     1704  TEAM????
     5037  GROUP????
       10  REVIEW????(15N)(CONTRACT?? OR
           DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
           PARTICIPANT????) OR PARTIE?)
     1257  SEND????
      940  TRANSFER?
     5197  ACCESS????
      133  AUTHORIZE????
        0  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
           (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
           AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
           TRANSFER?))
```

TOTAL: FILES 35,65,99 and ...

```
   923471  REVIEW????
   452249  CONTRACT??
   345130  DOCUMENT???????
   183461  TEAM????
  2166335  GROUP????
```

116

```
        167587  PARTICIPANT????
         63885  PARTIE?
          2024  REVIEW????(15N)(CONTRACT?? OR
                DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
                PARTICIPANT????) OR PARTIE?)
        682738  ACCESS????
         21286  AUTHORIZE????
        236680  SEND????
       1356714  TRANSFER?
   S1       7  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
                (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
                AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
                TRANSFER?))
```

? s pd>20000609

Processing
Processing
Processing
Processing

```
 35: Dissertation Abs Online_1861-2010/Aug
>>>Prefix "PD" is undefined
          0  PD>20000609

 65: Inside Conferences_1993-2010/Sep 29
>>>Prefix "PD" is undefined
          0  PD>20000609

 99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
     756312  PD>20000609

  2: INSPEC_1898-2010/Sep W3
    4685850  PD>20000609

583: Gale Group Globalbase(TM)_1986-2002/Dec 13
     635319  PD>20000609

474: New York Times Abs_1969-2010/Sep 29
     803711  PD>20000609

475: Wall Street Journal Abs_1973-2010/Sep 29
     388142  PD>20000609

347: JAPIO_Dec 1976-2010/Jun(Updated 100924)
    3418266  PD>20000609

256: TecTrends_1982-2010/Sep W3
      25564  PD>20000609

TOTAL: FILES 35,65,99 and ...
    S210713164  PD>20000609
```

? s s1 and (alert? or trigger?)

```
35: Dissertation Abs Online_1861-2010/Aug
                 3  S1
              1887  ALERT?
             11758  TRIGGER?
                 0  S1 AND (ALERT? OR TRIGGER?)


65: Inside Conferences_1993-2010/Sep 29
                 0  S1
               944  ALERT?
              4105  TRIGGER?
                 0  S1 AND (ALERT? OR TRIGGER?)


99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
                 0  S1
              1210  ALERT?
              4096  TRIGGER?
                 0  S1 AND (ALERT? OR TRIGGER?)


 2: INSPEC_1898-2010/Sep W3
                 4  S1
              6549  ALERT?
             51206  TRIGGER?
                 0  S1 AND (ALERT? OR TRIGGER?)


583: Gale Group Globalbase(TM)_1986-2002/Dec 13
                 0  S1
              2399  ALERT?
              2428  TRIGGER?
                 0  S1 AND (ALERT? OR TRIGGER?)


474: New York Times Abs_1969-2010/Sep 29
                 0  S1
              4287  ALERT?
              1963  TRIGGER?
                 0  S1 AND (ALERT? OR TRIGGER?)


475: Wall Street Journal Abs_1973-2010/Sep 29
                 0  S1
               767  ALERT?
              1834  TRIGGER?
                 0  S1 AND (ALERT? OR TRIGGER?)


347: JAPIO_Dec 1976-2010/Jun(Updated 100924)
                 0  S1
              1109  ALERT?
             27606  TRIGGER?
                 0  S1 AND (ALERT? OR TRIGGER?)


256: TecTrends_1982-2010/Sep W3
                 0  S1
               528  ALERT?
               239  TRIGGER?
                 0  S1 AND (ALERT? OR TRIGGER?)


TOTAL: FILES 35,65,99 and ...
                 7  S1
             19680  ALERT?
            105235  TRIGGER?
     S3          0  S1 AND (ALERT? OR TRIGGER?)
```

? s s1 and (financ? (25n) advisor?)


```
 35: Dissertation Abs Online_1861-2010/Aug
             3  S1
         60087  FINANC?
          5013  ADVISOR?
           204  FINANC?(25N)ADVISOR?
             0  S1 AND (FINANC? (25N) ADVISOR?)


 65: Inside Conferences_1993-2010/Sep 29
             0  S1
         19419  FINANC?
          1822  ADVISOR?
            18  FINANC?(25N)ADVISOR?
             0  S1 AND (FINANC? (25N) ADVISOR?)


 99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
             0  S1
         19176  FINANC?
          1702  ADVISOR?
            33  FINANC?(25N)ADVISOR?
             0  S1 AND (FINANC? (25N) ADVISOR?)


  2: INSPEC_1898-2010/Sep W3
             4  S1
         74602  FINANC?
          5235  ADVISOR?
           236  FINANC?(25N)ADVISOR?
             0  S1 AND (FINANC? (25N) ADVISOR?)


583: Gale Group Globalbase(TM)_1986-2002/Dec 13
             0  S1
        344973  FINANC?
          6895  ADVISOR?
          1482  FINANC?(25N)ADVISOR?
             0  S1 AND (FINANC? (25N) ADVISOR?)


474: New York Times Abs_1969-2010/Sep 29
             0  S1
        224935  FINANC?
          9953  ADVISOR?
           517  FINANC?(25N)ADVISOR?
             0  S1 AND (FINANC? (25N) ADVISOR?)


475: Wall Street Journal Abs_1973-2010/Sep 29
             0  S1
        114055  FINANC?
          3121  ADVISOR?
           318  FINANC?(25N)ADVISOR?
             0  S1 AND (FINANC? (25N) ADVISOR?)


347: JAPIO_Dec 1976-2010/Jun(Updated 100924)
             0  S1
          3786  FINANC?
            66  ADVISOR?
             4  FINANC?(25N)ADVISOR?
             0  S1 AND (FINANC? (25N) ADVISOR?)


256: TecTrends_1982-2010/Sep W3
             0  S1
          2005  FINANC?
```

```
          257  ADVISOR?
           16  FINANC?(25N)ADVISOR?
            0  S1 AND (FINANC? (25N) ADVISOR?)


TOTAL: FILES 35,65,99 and ...
            7  S1
       863038  FINANC?
        34064  ADVISOR?
         2828  FINANC?(25N)ADVISOR?
  S4        0  S1 AND (FINANC? (25N) ADVISOR?)
```

? s s1 and (financ? or credit?)

```
 35: Dissertation Abs Online_1861-2010/Aug
            3  S1
        60087  FINANC?
        11542  CREDIT?
            0  S1 AND (FINANC? OR CREDIT?)


 65: Inside Conferences_1993-2010/Sep 29
            0  S1
        19419  FINANC?
         2528  CREDIT?
            0  S1 AND (FINANC? OR CREDIT?)


 99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
            0  S1
        19176  FINANC?
         2748  CREDIT?
            0  S1 AND (FINANC? OR CREDIT?)


  2: INSPEC_1898-2010/Sep W3
            4  S1
        74602  FINANC?
        11292  CREDIT?
            0  S1 AND (FINANC? OR CREDIT?)


583: Gale Group Globalbase(TM)_1986-2002/Dec 13
            0  S1
       344973  FINANC?
        76924  CREDIT?
            0  S1 AND (FINANC? OR CREDIT?)


474: New York Times Abs_1969-2010/Sep 29
            0  S1
       224935  FINANC?
        64280  CREDIT?
            0  S1 AND (FINANC? OR CREDIT?)


475: Wall Street Journal Abs_1973-2010/Sep 29
            0  S1
       114055  FINANC?
        53291  CREDIT?
            0  S1 AND (FINANC? OR CREDIT?)


347: JAPIO_Dec 1976-2010/Jun(Updated 100924)
            0  S1
         3786  FINANC?
         4766  CREDIT?
```

```
            0  S1 AND (FINANC? OR CREDIT?)

256: TecTrends_1982-2010/Sep W3
            0  S1
         2005  FINANC?
          520  CREDIT?
            0  S1 AND (FINANC? OR CREDIT?)

TOTAL: FILES 35,65,99 and ...
            7  S1
       863038  FINANC?
       227891  CREDIT?
  S5        0  S1 AND (FINANC? OR CREDIT?)
```

? s s1 and plan

```
 35: Dissertation Abs Online_1861-2010/Aug
            3  S1
        25050  PLAN
            0  S1 AND PLAN

 65: Inside Conferences_1993-2010/Sep 29
            0  S1
         7847  PLAN
            0  S1 AND PLAN

 99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
            0  S1
        12487  PLAN
            0  S1 AND PLAN

  2: INSPEC_1898-2010/Sep W3
            4  S1
        52692  PLAN
            0  S1 AND PLAN

583: Gale Group Globalbase(TM)_1986-2002/Dec 13
            0  S1
       112549  PLAN
            0  S1 AND PLAN

474: New York Times Abs_1969-2010/Sep 29
            0  S1
        90424  PLAN
            0  S1 AND PLAN

475: Wall Street Journal Abs_1973-2010/Sep 29
            0  S1
        36327  PLAN
            0  S1 AND PLAN

347: JAPIO_Dec 1976-2010/Jun(Updated 100924)
            0  S1
        17592  PLAN
            0  S1 AND PLAN

256: TecTrends_1982-2010/Sep W3
            0  S1
         1304  PLAN
```

```
            0  S1 AND PLAN


TOTAL: FILES 35,65,99 and ...
            7  S1
       356272  PLAN
  S6        0  S1 AND PLAN
```

? s s1 and (financial (5n) plan)

```
  35: Dissertation Abs Online_1861-2010/Aug
            3  S1
        34893  FINANCIAL
        25050  PLAN
          157  FINANCIAL(5N)PLAN
            0  S1 AND (FINANCIAL (5N) PLAN)


  65: Inside Conferences_1993-2010/Sep 29
            0  S1
        11516  FINANCIAL
         7847  PLAN
            5  FINANCIAL(5N)PLAN
            0  S1 AND (FINANCIAL (5N) PLAN)


  99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
            0  S1
         6223  FINANCIAL
        12487  PLAN
           47  FINANCIAL(5N)PLAN
            0  S1 AND (FINANCIAL (5N) PLAN)


   2: INSPEC_1898-2010/Sep W3
            4  S1
        44986  FINANCIAL
        52692  PLAN
          203  FINANCIAL(5N)PLAN
            0  S1 AND (FINANCIAL (5N) PLAN)


 583: Gale Group Globalbase(TM)_1986-2002/Dec 13
            0  S1
       251249  FINANCIAL
       112549  PLAN
          936  FINANCIAL(5N)PLAN
            0  S1 AND (FINANCIAL (5N) PLAN)


 474: New York Times Abs_1969-2010/Sep 29
            0  S1
        57969  FINANCIAL
        90424  PLAN
          919  FINANCIAL(5N)PLAN
            0  S1 AND (FINANCIAL (5N) PLAN)


 475: Wall Street Journal Abs_1973-2010/Sep 29
            0  S1
        48310  FINANCIAL
        36327  PLAN
          544  FINANCIAL(5N)PLAN
            0  S1 AND (FINANCIAL (5N) PLAN)


 347: JAPIO_Dec 1976-2010/Jun(Updated 100924)
```

```
                    0  S1
                 3488  FINANCIAL
                17592  PLAN
                   32  FINANCIAL(5N)PLAN
                    0  S1 AND (FINANCIAL (5N) PLAN)


256: TecTrends_1982-2010/Sep W3
                    0  S1
                 1649  FINANCIAL
                 1304  PLAN
                    9  FINANCIAL(5N)PLAN
                    0  S1 AND (FINANCIAL (5N) PLAN)


TOTAL: FILES 35,65,99 and ...
                    7  S1
               460283  FINANCIAL
               356272  PLAN
                 2852  FINANCIAL(5N)PLAN
         S7         0  S1 AND (FINANCIAL (5N) PLAN)
```

? s s1 and calendar

```
 35: Dissertation Abs Online_1861-2010/Aug
                    3  S1
                 1580  CALENDAR
                    0  S1 AND CALENDAR


 65: Inside Conferences_1993-2010/Sep 29
                    0  S1
                  327  CALENDAR
                    0  S1 AND CALENDAR


 99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
                    0  S1
                  480  CALENDAR
                    0  S1 AND CALENDAR


  2: INSPEC_1898-2010/Sep W3
                    4  S1
                 2253  CALENDAR
                    0  S1 AND CALENDAR


583: Gale Group Globalbase(TM)_1986-2002/Dec 13
                    0  S1
                 1424  CALENDAR
                    0  S1 AND CALENDAR


474: New York Times Abs_1969-2010/Sep 29
                    0  S1
                 2455  CALENDAR
                    0  S1 AND CALENDAR


475: Wall Street Journal Abs_1973-2010/Sep 29
                    0  S1
                  342  CALENDAR
                    0  S1 AND CALENDAR


347: JAPIO_Dec 1976-2010/Jun(Updated 100924)
                    0  S1
```

```
                 3333  CALENDAR
                    0  S1 AND CALENDAR


256: TecTrends_1982-2010/Sep W3
                    0  S1
                  228  CALENDAR
                    0  S1 AND CALENDAR


TOTAL: FILES 35,65,99 and ...
                    7  S1
                12422  CALENDAR
        S8          0  S1 AND CALENDAR
```

? s s1 and (previous (5n) update)

```
 35: Dissertation Abs Online_1861-2010/Aug
                    3  S1
               102330  PREVIOUS
                 3738  UPDATE
                   46  PREVIOUS(5N)UPDATE
                    0  S1 AND (PREVIOUS (5N) UPDATE)


 65: Inside Conferences_1993-2010/Sep 29
                    0  S1
                 2776  PREVIOUS
                 9570  UPDATE
                    1  PREVIOUS(5N)UPDATE
                    0  S1 AND (PREVIOUS (5N) UPDATE)


 99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
                    0  S1
                19039  PREVIOUS
                 4203  UPDATE
                   18  PREVIOUS(5N)UPDATE
                    0  S1 AND (PREVIOUS (5N) UPDATE)


  2: INSPEC_1898-2010/Sep W3
                    4  S1
               324977  PREVIOUS
                35642  UPDATE
                  299  PREVIOUS(5N)UPDATE
                    0  S1 AND (PREVIOUS (5N) UPDATE)


583: Gale Group Globalbase(TM)_1986-2002/Dec 13
                    0  S1
                66638  PREVIOUS
                 2966  UPDATE
                    7  PREVIOUS(5N)UPDATE
                    0  S1 AND (PREVIOUS (5N) UPDATE)


474: New York Times Abs_1969-2010/Sep 29
                    0  S1
                13662  PREVIOUS
                 2212  UPDATE
                    1  PREVIOUS(5N)UPDATE
                    0  S1 AND (PREVIOUS (5N) UPDATE)


475: Wall Street Journal Abs_1973-2010/Sep 29
                    0  S1
```

```
                7680  PREVIOUS
                 652  UPDATE
                   0  PREVIOUS(5N)UPDATE
                   0  S1 AND (PREVIOUS (5N) UPDATE)


347: JAPIO_Dec 1976-2010/Jun(Updated 100924)
                   0  S1
               24565  PREVIOUS
               19301  UPDATE
                  40  PREVIOUS(5N)UPDATE
                   0  S1 AND (PREVIOUS (5N) UPDATE)


256: TecTrends_1982-2010/Sep W3
                   0  S1
                 691  PREVIOUS
                 458  UPDATE
                   3  PREVIOUS(5N)UPDATE
                   0  S1 AND (PREVIOUS (5N) UPDATE)


TOTAL: FILES 35,65,99 and ...
                   7  S1
              562358  PREVIOUS
               78742  UPDATE
                 415  PREVIOUS(5N)UPDATE
       S9          0  S1 AND (PREVIOUS (5N) UPDATE)
```

? s au=robb, paul

```
 35: Dissertation Abs Online_1861-2010/Aug
                   1  AU=ROBB, PAUL


 65: Inside Conferences_1993-2010/Sep 29
                   0  AU=ROBB, PAUL


 99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
                   1  AU=ROBB, PAUL


  2: INSPEC_1898-2010/Sep W3
                   0  AU=ROBB, PAUL


583: Gale Group Globalbase(TM)_1986-2002/Dec 13
>>>Prefix "AU" is undefined
                   0  AU=ROBB, PAUL


474: New York Times Abs_1969-2010/Sep 29
                   0  AU=ROBB, PAUL


475: Wall Street Journal Abs_1973-2010/Sep 29
                   0  AU=ROBB, PAUL


347: JAPIO_Dec 1976-2010/Jun(Updated 100924)
                   0  AU=ROBB, PAUL


256: TecTrends_1982-2010/Sep W3
                   0  AU=ROBB, PAUL


TOTAL: FILES 35,65,99 and ...
       S10         2  AU=ROBB, PAUL
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? s au=robb, p?


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  35: Dissertation Abs Online_1861-2010/Aug
               6  AU=ROBB, P?

  65: Inside Conferences_1993-2010/Sep 29
              52  AU=ROBB, P?

  99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
               3  AU=ROBB, P?

   2: INSPEC_1898-2010/Sep W3
              23  AU=ROBB, P?

 583: Gale Group Globalbase(TM)_1986-2002/Dec 13
>>>Prefix "AU" is undefined
               0  AU=ROBB, P?

 474: New York Times Abs_1969-2010/Sep 29
               3  AU=ROBB, P?

 475: Wall Street Journal Abs_1973-2010/Sep 29
               0  AU=ROBB, P?

 347: JAPIO_Dec 1976-2010/Jun(Updated 100924)
               0  AU=ROBB, P?

 256: TecTrends_1982-2010/Sep W3
               0  AU=ROBB, P?

TOTAL: FILES 35,65,99 and ...
     S11      87  AU=ROBB, P?
```


? s s1 not s2


```
  35: Dissertation Abs Online_1861-2010/Aug
               3  S1
               0  S2
               3  S1 NOT S2

  65: Inside Conferences_1993-2010/Sep 29
               0  S1
               0  S2
               0  S1 NOT S2

  99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
               0  S1
          756312  S2
               0  S1 NOT S2

   2: INSPEC_1898-2010/Sep W3
               4  S1
         4685850  S2
               3  S1 NOT S2

 583: Gale Group Globalbase(TM)_1986-2002/Dec 13
               0  S1
          635319  S2
```

```
                 0  S1 NOT S2


474: New York Times Abs_1969-2010/Sep 29
                 0  S1
            803711  S2
                 0  S1 NOT S2


475: Wall Street Journal Abs_1973-2010/Sep 29
                 0  S1
            388142  S2
                 0  S1 NOT S2


347: JAPIO_Dec 1976-2010/Jun(Updated 100924)
                 0  S1
           3418266  S2
                 0  S1 NOT S2


256: TecTrends_1982-2010/Sep W3
                 0  S1
             25564  S2
                 0  S1 NOT S2


TOTAL: FILES 35,65,99 and ...
                 7  S1
          10713164  S2
    S12          6  S1 NOT S2
```

? rd

>>>Duplicate detection is not supported for File 347.

>>>Records from unsupported files will be retained in the RD set.
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    S13          6  RD  (unique items)
```


? S S9 NOT S2


```
 35: Dissertation Abs Online_1861-2010/Aug
                 0  S9
                 0  S2
                 0  S9 NOT S2


 65: Inside Conferences_1993-2010/Sep 29
                 0  S9
                 0  S2
                 0  S9 NOT S2


 99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
                 0  S9
            756312  S2
                 0  S9 NOT S2


  2: INSPEC_1898-2010/Sep W3
                 0  S9
           4685850  S2
                 0  S9 NOT S2
```

```
583: Gale Group Globalbase(TM)_1986-2002/Dec 13
              0  S9
         635319  S2
              0  S9 NOT S2


474: New York Times Abs_1969-2010/Sep 29
              0  S9
         803711  S2
              0  S9 NOT S2


475: Wall Street Journal Abs_1973-2010/Sep 29
              0  S9
         388142  S2
              0  S9 NOT S2


347: JAPIO_Dec 1976-2010/Jun(Updated 100924)
              0  S9
        3418266  S2
              0  S9 NOT S2


256: TecTrends_1982-2010/Sep W3
              0  S9
          25564  S2
              0  S9 NOT S2


TOTAL: FILES 35,65,99 and ...
              0  S9
       10713164  S2
   S14        0  S9 NOT S2
```

? **RD**


```
>>>Duplicate detection is not supported for File 347.

>>>Records from unsupported files will be retained in the RD set.
     S15       0  RD  (unique items)
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? **DS**


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       35        3
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       99        0
        2        4
      583        0
      474        0
      475        0
      347        0
      256        0
S1              7     ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (1-
                      5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?-
                      )) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TR-
                      ANSFER?))
       35        0
       65        0
       99   756312
```

```
        2    4685850
      583     635319
      474     803711
      475     388142
      347    3418266
      256      25564
S2           10713164   PD>20000609
       35           0
       65           0
       99           0
        2           0
      583           0
      474           0
      475           0
      347           0
      256           0
S3                  0   S1 AND (ALERT? OR TRIGGER?)
       35           0
       65           0
       99           0
        2           0
      583           0
      474           0
      475           0
      347           0
      256           0
S4                  0   S1 AND (FINANC? (25N) ADVISOR?)
       35           0
       65           0
       99           0
        2           0
      583           0
      474           0
      475           0
      347           0
      256           0
S5                  0   S1 AND (FINANC? OR CREDIT?)
       35           0
       65           0
       99           0
        2           0
      583           0
      474           0
      475           0
      347           0
      256           0
S6                  0   S1 AND PLAN
       35           0
       65           0
       99           0
        2           0
      583           0
      474           0
      475           0
      347           0
      256           0
S7                  0   S1 AND (FINANCIAL (5N) PLAN)
       35           0
       65           0
       99           0
        2           0
      583           0
```

```
        474          0
        475          0
        347          0
        256          0
S8                   0    S1 AND CALENDAR
         35          0
         65          0
         99          0
          2          0
        583          0
        474          0
        475          0
        347          0
        256          0
S9                   0    S1 AND (PREVIOUS (5N) UPDATE)
         35          1
         65          0
         99          1
          2          0
        583          0
        474          0
        475          0
        347          0
        256          0
S10                  2    AU=ROBB, PAUL
         35          6
         65         52
         99          3
          2         23
        583          0
        474          3
        475          0
        347          0
        256          0
S11                 87    AU=ROBB, P?
         35          3
         65          0
         99          0
          2          3
        583          0
        474          0
        475          0
        347          0
        256          0
S12                  6    S1 NOT S2
         35          3
         65          0
         99          0
          2          3
        583          0
        474          0
        475          0
        347          0
        256          0
S13                  6    RD   (unique items)
         35          0
         65          0
         99          0
          2          0
        583          0
        474          0
        475          0
```

```
      347           0
      256           0
S14                 0   S9 NOT S2
       35           0
       65           0
       99           0
        2           0
      583           0
      474           0
      475           0
      347           0
      256           0
S15                 0   RD   (unique items)
```

? T S13/6,K/ALL

13/6,K/1 (Item 1 from file: 35)
DIALOG(R)File 35: Dissertation Abs Online
(c) 2010 ProQuest Info&Learning. All rights reserved.

02022038   ORDER NO: AADAA-I3135386
**Strategic storytelling: The development of a guidebook for HRD
practitioners implementing storytelling as a business strategy for
learning and knowledge transfer**

Year: 2004
**...a guidebook for HRD practitioners implementing storytelling as a
business strategy for learning and knowledge transfer**

   **...of materials to support HRD practitioners implementing
storytelling as an element of learning and knowledge transfer strategies
in for-profit settings. The data confirmed the need for such materials
and indicated... ...need for the materials and provided data to support
design/content decisions; (2) Design Document Review gathered feedback on
the design; and (3) Materials Reviews/Pilots gathered feedback on how the
complete draft of the guidebook could be improved. These phases, and the
resulting data, combined the perspectives of five groups: HRD
practitioners, facilitators, storytellers and listeners and experts in
adult learning.**
   **The study revealed a need for the materials to be easy to access and
use, with an emphasis on practical tools. The study raised a number of
concerns... ...study points to possible applications for storytelling in
for-profit settings such as learning, knowledge transfer including tacit
and implicit knowledge, meaning-making and the development of increased
capacity for understanding...**

13/6,K/2 (Item 2 from file: 35)
DIALOG(R)File 35: Dissertation Abs Online
(c) 2010 ProQuest Info&Learning. All rights reserved.

01906618   ORDER NO: AADAA-I3065830
**So far from home: Turkish student motivation and access to overseas
higher education in the United States**

Year: 2001
**So far from home: Turkish student motivation and access to overseas
higher education in the United States**

   **This descriptive and exploratory study examined the Turkish
government's policy regarding access to study abroad, and Turkish student
views regarding: (a) access patterns to universities and colleges in the
U.S., (b) motivations for study abroad... ...in the research design. The
following were utilized in data gathering: (1) literature and document
review, (2) in-depth interviews, and (3) a survey questionnaire. The
study participants were Turkish students studying in the U.S. colleges
and universities. Of 514 questionnaires sent... ...non-returning Turkish
students is a major drawback of study abroad for Turkey as the sending
country.**

13/6,K/3 (Item 3 from file: 35)
DIALOG(R)File 35: Dissertation Abs Online

903341   ORDER NO: AAD85-24427
**A SYSTEMS ANALYSIS OF LOCAL EDUCATION DECISION-MAKING AND EXOGENOUS
JURISDICTIONS**

Year: 1985

   ...to integration and equality of educational opportunity.
   Data for this exploratory study were collected through **participant**
observation, interviewing, and researching written **documents**. The case
study was written using pseudonyms.
   A **review** of the local control-mass society thesis that guided this
study spawned several conceptual frameworks... ...gaining a clearer
understanding of the political concepts of the local education system
(i.e. **transfer** agents, conversion process, authority, and feedback loop).
   The decision-making process itself was subdivided into...
...position. In this manner, a persistent minority was effective in
acquiring a wide variety of **access** channels to protest until acceptable
levels of racial balance had been achieved.

Dialog eLink: USPro Full Text Retrieval Options

13/6,K/4 (Item 1 from file: 2)
DIALOG(R)File 2: INSPEC

05160621
Title: A consensus group methodology
Book Title: URISA Proceedings. Papers from the Annual Conference of the
Urban and Regional Information Systems Association
Country of Publication: USA
Publication Date: 1991
INSPEC Update Issue: 1992-025
Copyright: 1992, IEE

Abstract: ...data and mapping is a key element of this system and
standards for data collection, **transfer** protocols, documentation and
definitions is mandatory if information is to be successfully and
efficiently **transferred** between systems. A consensus group methodology
has been created for the purpose of developing standards... ...setting.
The major features are: the development of a standard methodology for
developing data and **transfer** standards; **participants** are 'experts' on the
subject under study and will vary with each Consensus **group**; standard
reports are produced that **document** the data and the recommended
standards; standards are **reviewed** by an advisory committee and
institutionalized by all participating agencies; and the reports are
archived in a centralized data directory that is **accessible** by phone
modem.
Identifiers: data **transfer**; geographic information system; Florida
Digital Spatial DataBase System; standards; management structure;
mapping; data collection; **transfer** protocols; documentation; consensus
group methodology; data directory

Dialog eLink: USPTO Full Text Retrieval Options

13/6,K/5 (Item 2 from file: 2)
DIALOG(R)File 2: INSPEC

04831543
Title: Nuclear criticality parameter study data base
Country of Publication: USA
Publication Date: 1990
INSPEC Update Issue: 1991-006
Copyright: 1991, IEE

Abstract: The nuclear criticality technology and safety project
parameter study work **group** has assembled a computerized data base
containing a comprehensive compilation of criticality safety
documentation. The data base will provide criticality safety specialists
with ready **access** to resource materials in terms of topical areas,
authors, and chronology. Currently, more than 500 **documents** have been
reviewed, and the pertinent information has been categorized. More than
30 criticality specialists have contributed to... ...was assembled on a
personal computer using dBASE III Plus. Eventually, the information will
be **transferred** to the Nuclear Criticality Information System (NCIS) as

part of the Technology Information System computer system to make it **accessible** to a large user community.

Dialog eLink: USPTO Full Text Retrieval Options

13/6,K/6 (Item 3 from file: 2)
DIALOG(R)File 2: INSPEC

04592628
Title: InterNote: extending a hypermedia framework to support annotative collaboration
Country of Publication: USA
Publication Date: Nov. 1989
INSPEC Update Issue: 1990-009
Copyright: 1990, IEE
Abstract: Based on three years of user feedback, a design **team** at IRIS embarked on a project to enhance Intermedia to better support small **groups** of collaborators, particularly those involved with **document review** and revision. Towards this end, the **team** defined user-level requirements for the new functionality. The result of this process was the...
...linking paradigm. Instead of simply being able to traverse links, users are also able to **transfer** data across the links using a technique called warm linking. The authors describe extensions to...
Identifiers: user feedback; design **team**; IRIS; Intermedia; **document review**; user-level requirements; new functionality; InterNote; navigational linking paradigm; warm linking; hypermedia framework; annotative collaboration...
International Patent Classification:
G06F-0012/00 (**Accessing**, addressing or allocating within memory systems or architectures...

? DS

```
Set    File    Items    Description
        35        3
        65        0
        99        0
         2        4
       583        0
       474        0
       475        0
       347        0
       256        0
S1                7     ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (1-
                        5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?-
                        )) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TR-
                        ANSFER?))
        35        0
        65        0
        99    756312
         2   4685850
```

```
        583    635319
        474    803711
        475    388142
        347   3418266
        256     25564
S2           10713164    PD>20000609
         35         0
         65         0
         99         0
          2         0
        583         0
        474         0
        475         0
        347         0
        256         0
S3                  0    S1 AND (ALERT? OR TRIGGER?)
         35         0
         65         0
         99         0
          2         0
        583         0
        474         0
        475         0
        347         0
        256         0
S4                  0    S1 AND (FINANC? (25N) ADVISOR?)
         35         0
         65         0
         99         0
          2         0
        583         0
        474         0
        475         0
        347         0
        256         0
S5                  0    S1 AND (FINANC? OR CREDIT?)
         35         0
         65         0
         99         0
          2         0
        583         0
        474         0
        475         0
        347         0
        256         0
S6                  0    S1 AND PLAN
         35         0
         65         0
         99         0
          2         0
        583         0
        474         0
        475         0
        347         0
        256         0
S7                  0    S1 AND (FINANCIAL (5N) PLAN)
         35         0
         65         0
         99         0
          2         0
        583         0
        474         0
```

```
        475          0
        347          0
        256          0
S8                   0    S1 AND CALENDAR
         35          0
         65          0
         99          0
          2          0
        583          0
        474          0
        475          0
        347          0
        256          0
S9                   0    S1 AND (PREVIOUS (5N) UPDATE)
         35          1
         65          0
         99          1
          2          0
        583          0
        474          0
        475          0
        347          0
        256          0
S10                  2    AU=ROBB, PAUL
         35          6
         65         52
         99          3
          2         23
        583          0
        474          3
        475          0
        347          0
        256          0
S11                 87    AU=ROBB, P?
         35          3
         65          0
         99          0
          2          3
        583          0
        474          0
        475          0
        347          0
        256          0
S12                  6    S1 NOT S2
         35          3
         65          0
         99          0
          2          3
        583          0
        474          0
        475          0
        347          0
        256          0
S13                  6    RD   (unique items)
         35          0
         65          0
         99          0
          2          0
        583          0
        474          0
        475          0
        347          0
```

```
      256              0
S14                    0    S9 NOT S2
       35              0
       65              0
       99              0
        2              0
      583              0
      474              0
      475              0
      347              0
      256              0
S15                    0    RD   (unique items)
```

? LOGOFF


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             $1.31    0.295 DialUnits File35
                 $0.36   3 Type(s) in Format 95 (KWIC)
             $0.36   3 Types
      $1.67  Estimated cost File35
             $0.63    0.141 DialUnits File65
      $0.63  Estimated cost File65
             $2.27    0.442 DialUnits File99
      $2.27  Estimated cost File99
            $23.09    1.847 DialUnits File2
                 $0.78   3 Type(s) in Format 95 (KWIC)
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     $23.87  Estimated cost File2
             $2.60    0.712 DialUnits File583
      $2.60  Estimated cost File583
             $2.28    0.596 DialUnits File474
      $2.28  Estimated cost File474
             $1.34    0.351 DialUnits File475
      $1.34  Estimated cost File475
            $22.60    1.907 DialUnits File347
     $22.60  Estimated cost File347
             $0.49    0.088 DialUnits File256
      $0.49  Estimated cost File256
             OneSearch, 9 files,  6.380 DialUnits FileOS
      $2.42  INTERNET
     $60.17  Estimated cost this search
    $282.65  Estimated total session cost  70.631 DialUnits
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Ended session: 2010/09/29 17:15:56

?